TORONTO SATURDAY NIGHT.

Vol. 4, No. 14 { The Sheppard Publishing Co., Proprietors. Office—9 Adelaide Street West. } TORONTO, FEBRUARY 28, 1891. TERMS: { Single Copies, 5c. Per Annum (in advance), $2. } Whole No. 170

Everlasting Summer---No. 7.

Cordoba—yes, it was Cordoba where I left off in my last letter—is not an attractive city as one enters it. Of all the roads that one ever saw or passed over, there is nothing worse than the street which leaves the railway station. The city fathers once started to pave the street, and they did it very much after the

STUDY OF A WATER CARRIER.

style we do the same sort of work. Their intention was to macadamize it, and as a basis they laid, in the rich and miry red loam, a foundation of large cobble stones, but instead of putting them on end they laid them flatwise, and when the rains descended and the floods came every deposit of gravel was washed off the smooth surface of the boulders, for they were really boulders, not cobble stones. During three days' stay I saw no wheeled vehicle attempt to pass over them. There is a street car line from the station to the plaza, for a ride over which they charge ten cents. Nothing but mules could climb the hill over those boulders, and it took four of them to draw a car; and if the wheels had not been supported by rails it would have been impossible to have dragged the vehicle over what looks more like the result of a volcanic eruption than of a municipal effort to make the street passable. All the roads leading to the town were in the same horrible condition. It happened to be in the dry season, and the best walking was in the gutter where the red soil was as hard and smooth as putty.

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At night we visited a long, low shed, probably forty by a hundred feet in size. A company of gamblers had paid twenty thousand dollars for the privilege of "working the town" for two months. There were fifteen games in progress when we called. Men, women and children were all taking their chances. The rake-off, as near as I could reckon it, was almost nine to one in favor of the gamblers, and the debauching of those who were playing was a terrible sight to eyes unaccustomed to such proceedings. Old women and young women, women whose faces were hardened in vice, and those that were still young and soft and pretty, were alike bent in awful eagerness over the roulette boards, bean games, faro banks, and a dozen other schemes for robbing people. Mexico, like all other Spanish-American countries, is given to gambling. There is a national lottery the tickets of which thousands of people make their living by selling, and a hundred favored ones make a fortune by running, and in this the people are continually investing their savings, yet the various states grant license to gamblers about once a year to go about and seize the remainder of that which stands between the sufficient-for-existence point of the masses and the little they might save.

A HOME IN THE HOT COUNTRY.

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There were women gambling there who in their eagerness forgot even those slight conventionalities which are generally insisted upon. They seem to be in the habit of carrying their savings in the loose garment which covers their bosoms. In reaching after their riches many of them forget to conceal their matronly charms, and the sights to be seen were more indelicate than could be observed in a Toronto ball-room, which is saying a good deal.

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If the hotel at Cordoba had been a little less Mexican I could have enjoyed a winter there. As it was, the kindness of the landlady and the gallant friendship of Captain Rivero, made it exceedingly pleasant for us after our first night's experience with the "rattas." There was to be a tiger hunt at Montzorongo in a few days, and as the Q.C. and I had been presented to General Pacheco, who was to be in charge of it, we made up our mind to visit the new hotel at that place and see the sport which was to be led by the president of the republic and enjoyed by the governors of all the states. Away down past the station on the Vera Cruz Railway, at a little wooden building, we loitered about with all our baggage for three hours after the train was advertised to leave, before we were permitted to buy tickets. This was the terminus of the Agricola and Cordoba Railway which runs southward and was completed for some forty or fifty miles, with half as much more to be finished later on.

We had chosen to take this excursion rather than continue eastward to Vera Cruz, where the scenery is uninteresting and the hotels are simply vile. Originally we had intended to go to Jalapa, but a friend from there told us that the weather had been very unpleasant. Humboldt, in his descriptions of Mexico, calls Jalapa the paradise of the earth, or words to that effect, but the Inter-Oceanic Railway is not yet completed, and to make the round trip it was necessary to ride over seventy miles in a tram car drawn by mules, and with a rise of four thousand feet in the road, which is sufficient guarantee that the speed would not be terrific. The trip can be made in a day, but between now and death there are too few days for many such excursions as that. As I remarked before, we went to Montzorongo instead. After all we might as well have taken the mule trip, for the three hours we lingered at the little wooden depot was misery enough for a lifetime. The engine belonging to the concern first under went repairs, then car-loads of household goods, cord wood, gravel, etc., were moved up and down. We moved up and down too, asking the ticket agent, each time we passed, when the train would start. "In a few minutes, senor"—he told us this fifty times—but the train refused to start. In the meantime the train for Vera Cruz departed from the other station. We all got sorry we had not gone that way. Supper time came and we got hungry, with still no signs of the train going out, yet we daren't go away to a restaurant and get any nourishment for fear it might leave in our absence. We were told that General Pacheco, Minister of Public Works, which includes railways was going down and the train would not leave until he got ready. Our acquaintance with the general was too brief to permit us to seek him out and inquire as to his plans, so we simply waited and when two of us got far enough away from Mrs. Don, we silently swore with one another and wondered why in the dodd gasted nature of things we ever made up our mind to take such an unholy trip. We had all our luggage piled in the first-class car and were waiting to buy our tickets, when at last, about seven o'clock—the train was advertised to leave at 4 15—we were permitted to purchase transportation over this newly built artery of commerce, but could get nothing but second-class tickets. We demanded the reason and were informed that as General Pacheco and his party would occupy the only first-class car belonging to the road, all other people would have to ride second-class that evening. My friend Mr. Lynch of Davenport, Iowa, a delightful traveling companion who had been with us a couple of weeks and whose moderate ideas and mild voice had been useful in soothing many people, who had been engaged in conversation with me, at this point broke out in three consecutive words of profanity which were probably intelligible even to the Mexicans who stood about. While we were buying the tickets the first-class car moved off. It was being taken over the extensive V to receive the general and his party. It contained our luggage, and what was perhaps more important, it contained my wife. We didn't know what to do. The second-class car was waiting for us, but finally we engaged three Mexicans who undertook the pursuit of the coach, reaching it in time to unload our baggage and family and remove them across a half a mile of country to the second-class wagon, which by this time was partially filled with Mexican men and women whose society we wouldn't have sought under ordinary circumstances. We sat and looked at one another and said a lot of things about Mexico and Mexican railways and persons, and things connected with them, for which we have been sorry, for when General Pacheco's car was attached to the train he sent in a most polite invitation for us to join him. We were too mad to do it, my friend Lynch remarking that we could get a heap madder where we were and altogether enjoy the luxury of cussing everything in the country better than if we went into the other coach. I shall never forget the ride from Cordoba to Montzorongo. It began in the gloom of evening, and amidst the disturbance of four tempers which were never in a less Christian condition than at that moment. We passed a pueblo of Indians just as twilight deepened into night. It is a most interesting place because they have large plantations of pine apple and sugar cane, are descendants from a nearly extinct nation and are nearly white in complexion, very cleanly in their habits and scant in their dress, altogether an instructive people to see. We looked at their representatives who were gathered at the station, but we were still very angry. The seats in our alleged coach ran lengthwise of the train. Two railway policemen were endeavoring to make a "mash" on a young woman who accepted their cigarettes but refused to engage in conversation. An Indian woman, who evidently did not belong to a tribe where soap and water were portions of the initiation ceremony, was suckling her babe very near by, while through the windows we could see the general and his party in the next car having an exceedingly good time. These surroundings made us unhappy until, as the train rushed over the unfinished road for a score of miles, we began to observe the wondrous beauty of the scenery, and one or two polite young Mexicans volunteered to delineate the panorama which was displaying itself in its moonlit splendor. We passed an Indian encampment by the roadside, the masculine portion of which were undoubtedly laborers, the feminine portion sleeping beneath blankets and the starlight in a *negligee* way which would attract attention anywhere. Then came marvellously beautiful waterfalls and rapids on the Rol Blanco, the green-clad mountains making a most effective background, the wild bananas and many kinds of unnamable but exceedingly luxuriant plants bordering the road and dividing the landscape into such pictures as one rarely sees. Then we stopped at a construction station and fifteen Indian women and twenty-five Indian men got in the car. As many more got on the tender of the engine and rode with us for ten or fifteen miles. The majority of the women had nothing on but a skirt and a rebosa and a baby. There were only two that did not have a baby. One seemed to be about seventy-five years old, and the other six, so perhaps we should not blame them for being out of style. As far as we could gather they all smelt alike. We gave thanks when they got out. While they were very picturesque, yet still ten miles of that picturesque was enough. The young Mexicans told us that the mountains bordering the river were peopled with lions, tigers, snakes, centipedes, tarantulas, and other interesting members of the animal kingdom. The heads of the passengers we imagined to be inhabited by minor varieties of the same game, from the amount of attention which was devoted to them during our brief acquaintance. Then we stopped at a shed which must have been two hundred feet long, with a conical roof, such as is shown in the accompanying illustration, containing a bar-room and sleeping space for a whole tribe. At this point our traveling acquaintances dismounted and doubtless joined their comrades, who were engaged in the games of chance and the capillary explorations, which seemed to be exceedingly interesting. Ten miles further on we were informed that Montzorongo had been reached, and we left the train. In fact, the train quit there. The hotel, which had been described to us as an American institution, met our expectations. It is a large frame affair with a veranda running all around it, and we congratulated ourselves on having reached a place where we could be comfortable. I was told on making our necessities known, that the hotel was the property of General Pacheco and that he and his party would occupy it, and that there would be no room for strangers. We stood in the capacious hallway and felt sorry for ourselves. There was no other building in the city except the mills and engine rooms which are being erected by General Pacheco's enterprise and if we couldn't stop at his hotel we couldn't stop at any because there was no other. About the building there was a considerable concourse of the general's peons for as we afterwards learned, he owns the most of the railroad and a hundred and eighty miles of land bordering upon it. There were fireworks and various manifestations of joy at his visit which kept him outside for some time.

A MAID OF THE SUNNY SOUTH.

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When later on he and those accompanying him arrived in the hotel, a servant stated our unfortunate position and with true Mexican hospitality he esteemed it his first duty to make us comfortable and insisted on our occupying a couple of the best rooms in the house although it was so crowded. Then it was that we began to be sorry for having been so cross. When dinner was ready, which was about half-past ten or eleven, he sent his colored servant, who speaks very good English, to insist upon our taking places with him and his family at the table. You can imagine that the situation was somewhat embarrassing. But we were hungry. It was then nearly twelve hours since we had had anything to eat and as the invitation was accompanied by every manifestation of welcome, we accepted and sat at the festive board of General Pacheco ceasing to wonder that he was second in popularity and authority in the whole republic only to President Diaz himself. His family seemed to consist of some twenty ladies and gentlemen of whom only two spoke any English, and I imagine that I shall not be transgressing the laws of hospitality if I describe some of those who were there, and the bill of fare we all enjoyed.

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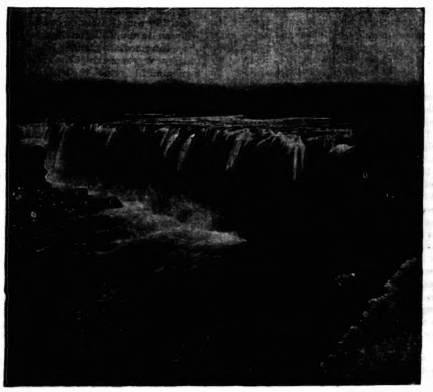
First of all we had soup. One always has soup in Mexico, except at breakfast, that is what we call breakfast, early in the morning. In Mexico you get coffee and rolls—or eggs as an extra—early in the morning, what they call breakfast coming on at twelve. The soup is not always good, but on the occasion of which I write it was excellent. Then we had an omelette followed by some stewed meat, succeeded by another kind of stewed meat, followed by a third kind of stewed meat, all of them tasting very differently and being very agreeable indeed to the palate. I have known as many as ten different varieties of stewed meat to be served one after the other at what are considered very aristocratic tables. Sometimes they are followed by fish, but those of us who are accustomed to eat our fish at the beginning of a meal have very little relish for it at the end. Then come *dulces*, sweet things which are most wonderfully sweet. I think one has to go to Mexico to learn how sweet a thing can be made. The sweet potato will sometimes be used as the basis of a *dulce* and so thoroughly mixed with sugar and other sweet stuff, that it seems the essence of sweetness, and still is not sickening in its intensified condition. After *dulces* comes coffee—wine, claret particularly, having been freely partaken of with each course. After coffee is cognac and cigars. One never thinks of asking anybody's permission to light a cigar or cigarette in Mexico, even at the table when the ladies have not retired. The lighting of a cigar is preceded by no inquiry as to whether it would be agreeable, nor have I ever yet seen an American lady, no matter how fastidious she may be at home, who could not endure this national custom. Dinner and supper both last about an hour. Oh, by the way, I forgot to specify the wind-up of the dinner just before dessert comes on. It is *frijoles*, known to us as beans. They are of a brunette complexion, and are cooked with a considerable amount of grease, but almost everyone likes them, even if they have been in Mexico but a very short time. No matter how elaborate the banquet, before anyone is offered dessert, beans are served as a separate dish. If you dine with a peon who gives you nothing but meat and peppers for the first course, you will get beans as a second and last. It is the national dish, its inexpensiveness and its simplicity not barring it from the grandest table.

AN INDIAN OF CORDOBA.



FALLS ON THE LERMA, NEAR GUADALAJARA.

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It may be imagined that about the table of a Mexican gentleman like General Pacheco, everyone is dark-haired, dark-eyed, and of the traditional Spanish type. General Pacheco himself, a man I presume of fifty or fifty-five years of age, is blonde with curly hair and beard well sprinkled with gray. He has only one arm and one leg, and the story of his loss of those two important members prove that

Mexican generals are not lacking in courage and endurance equal to any that has been displayed by other nationalities. At the siege of Puebla, when General Diaz first asserted himself as president of the republic, General Pacheco, in leading his troops, had one of his legs shot away. After it was bound up he threw his arm about a soldier's neck, and ordered him to carry him at the head of his troops. During the assault a cannon ball came along and carried away the soldier's head and the general's arm, and the brave little man had to be taken from the field. His bravery and generosity have endeared him to the Mexican people, and the wonderful vitality which preserved him through such an adventure keeps him as lively to-day as he ever was. His crutch is strapped to the stump of his arm and he skips about as lively as a cricket, unfailing in his politeness and good nature, but in his face and demeanor are strength and resolution such as a man would hesitate to engage in combat. At the head of his own table there could be no more charming host. His eldest daughter, married to a prominent lawyer of the City of Mexico, sits near him, beside her mother, both of them very distinct brunettes. His two younger daughters, blonde, red cheeked and jolly little ladies, neither of whom has seen sixteen, though they are women in the south, are further down the table where they can be attentive to the guests. His son-in-law, who is a congressman from Chinuahua, is also engaged in making the guests feel at home. His private secretary and his pretty wife are doing the same. The dark-eyed and beautiful young lady of whom Mrs. Don became enamored, sits near the general. It was quite funny to see Mrs. Don and her Mexican chum unable to exchange a half-a-dozen words, wander around, their arms around one another, apparently enjoying themselves enormously. This young lady was not beautiful in repose, but when, brightened by the music of which she was so fond or in conversation, she had one of the most fascinating faces imaginable. I shall not go into greater details. I only suggest those I have mentioned to give an idea of what a dinner table at a Mexican hacienda is like.

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While the piano is being played and games of billiards are in progress, the peons gather about the windows, the overseers cluster in the halls, and a freedom of intercourse is displayed which would be exceedingly surprising in Canada or the United States. The poorest servant is not afraid to approach the grand senor who seems to be responsible for the happiness and existence of everybody about him. When morning came and coffee had been served, we all wandered over the valley in which the general's enterprise is establishing so many industries, but as Monterongo was to me the most typical place in Mexico, in fact, the only point in which we saw thoroughly displayed the wonderful luxuriance of tropical vegetation, I leave the continuance of its description to another letter, which, with one or two others, will finish this series. DON.

Around Town.

The past week has been filled with political rumors, scandals and prognostications of which it is hard to speak without incurring the danger of being charged with offensive partisanship. I know of no campaign within the few years of my experience in which so many changes of party affiliation have taken place; indeed, it has almost become respectable to have opinions of one's own. Heretofore the elector who abandoned either party, or declared his independence of both was held to be either crazy or purchasable. I imagine the Equal Rights movement had something to do with dislodging people from their old attachments, and, though it may not be directly a factor in the result, the movement in which Principal Cavan was the conspicuous—er—what shall I call him!—separated Ephraim from his idols in many cases in which Ephraim will never return to his old gods. After a partisan has once been loosened from his bondage it is very hard to tell what will become of him; indeed, it would be very hard to tell what would become of any of us, politically, if we had no party attachments.

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Last week I heard a number of very discouraging reports with regard to the government's progress in this campaign. This week everything is changed. Sir John's supporters are stiffening up all along the line, and there seems to be no doubt but that they will carry the country—a consummation most devoutly to be wished under present circumstances. The discovery of what seems to be a conspiracy on the part of the Liberals to coerce Canada into Unrestricted Reciprocity with Annexation as the end of the affair, has been too much for those who have not been sufficiently interested in the tearing up of our commercial and political conditions and the result has been, that the changes from one party to the other have been largely in favor of the Conservatives. Of the farmer we hear little, except that he is being appealed to in every schoolhouse and on every cross road; how he has withstood the temptations placed before him will be better known after the votes have been cast. The Opposition have been seeking to make him believe that a change of government would mean at least two or three hundred dollars per annum in his favor. If he has been made to believe it I have no doubt as to how he will vote, but he has been lied to so often that his credulity can no longer be relied upon.

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The hierarchy in Quebec seems at the last moment to have espoused the cause of Sir John, and though I may be convinced that the sentiments conveyed in their *mandament* are patriotic yet it gives me no pleasure to see an election influenced by either Catholic or Protestant priests. Rev. Mr. Milligan with his customary fluency has pronounced in favor of the government. His opinion, as delivered last Sunday evening, is to the effect that traitorous Grits should be immured in a dungeon cell. It is my opinion, and possibly I have as much right to it as any one has to a contrary view, that parsons should confine themselves to topics which they understand, and upon which they can speak with authority. The bishops down in Quebec we know are not talking for the good of the country, but for the good of the church, and those of us who are Protestants would much prefer to see them keep quiet, even when their declarations are in our favor. When men like Mr. Milligan issue their *mandament*, it gives the bishops a chance to defend themselves on the ground that Protestants do likewise. If a Catholic had spoken as violently as Parson Milligan did, no one would have been more horrified than Parson Milligan himself, and Archbishop Wild would have ripped him clear up the back the very next Sunday night.

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That the Conservative party is the Canadian party, the anti-Annexation and patriotic organization, means a good deal; that the so-called Liberal party is implicated in disgustingly disloyal communications with those who have shown themselves to be our commercial enemies, has a most important meaning. That this election will really do much towards deciding the ultimate fate of Canada makes the fifth of March a supreme climax in our national history. I have heard it from more than one business man, and it has been the expressed opinion of Grit as well as Tory, that it would be better to have Annexation at once than Unrestricted Reciprocity. Even the present agitation will cause more or less of a commercial depression, and if U. R. be carried there will certainly be a commercial crisis and our affairs will not adjust themselves for many years. By the time they are adjusted the United States will see an opportunity to coerce us again, and the treaty will be abrogated or Canada will have to become annexed. Then again there will be a tearing up of the things we are used to, and in the confusion, bankruptcy and poverty will mark the wretched road to a different order of things.

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This is presuming that if the Liberals obtain a majority that U. R. will be brought about. As I said last week, I have no doubt our Yankee neighbors would grant them what they ask, but if it passed our House of Commons such a bill would be killed in the Senate! I am not a great lover of the Senate as at present constituted, but if it ever had a chance to be useful, it would be then. No doubt our Liberal friends would be glad enough to abolish the Upper House, but even if it could be abolished, such a deal as U. R. would never be countenanced by the Imperial parliament. Thus, no matter how we may look at it, a Liberal majority in this election is certain to produce an enormous amount of confusion, business disaster and racial feeling, while a return of Sir John to his well-accustomed place will quiet a conflict which, no matter how it ends, will have some permanent influence on the affairs of the Dominion. When President Cleveland issued his pronouncemento in favor of a lower tariff, the Republicans insisted that he was a Free Trader, and, as a prominent Liberal (who is likely at this election to cast his first vote for Sir John) said to me "The very insistence in this contest by the Conservatives that the Liberals are Annexationists will accustom the ears of the Canadian people to the sound of the word and thus a permanent Annexation party will be created just as a Free Trade party was created in the United States by Republican abuse of the Democratic position. I have no doubt there is some truth in this prognostication, and, though it seems to me that every loyal and thoughtful Canadian will do his best to prevent the triumph of the Unrestricted-Reciprocity-Annexationist party, yet if the conditions of affairs be not bettered, if the hierarchy in Quebec insist on deciding which way their parishioners shall vote, if the abuses of the Protectionist theory be continued in our government, people will cease to be ashamed of looking to Washington and will accept the name "Annexationist," now considered disgraceful by both Grits and Tories, without any defence or apology.

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If, too, in the Imperial Parliament, men like Mr. Goschen insist that the colonies can be used no better than foreign nations, the colonies will begin to enquire if there be any meaning in loyalty or any benefit in the steadfastness of our affection for Great Britain. Happily, out of such chaotic conditions as are created by conspirators on one hand and those who can learn nothing on the other, are formed those intermediate grounds which can be occupied by every one except extremists. In my own mind I have not the slightest doubt of the result of our conflict in Canada, of the discussion which has clearly pointed out to every one who cares for the preservation of our Dominion, that Imperial Federation is the only means of relieving us from the commercial entanglements of an unfriendly neighbor, and preserving to us the opportunity of a place amongst the nations of the earth. That Canada is likely to vote herself out of existence, and ask to be permitted to become a parasite and starveling of the United States, no one is prepared to believe who remembers how bravely the people of this land have fought and suffered for what they believe to be right. Surely the exile of our fathers, the battles they fought, the monuments of victory, the glorious hope of a great place in history for Canada, will not be traded off on the 5th of March for a few cents a dozen on the price of eggs and a trifling advantage on a horse trade. Ease, careless of his future, sold his birthright to satisfy his hunger. We are not hungry and would be disgraced in the eyes of the world, and degraded in our own estimation if we, for an illusory advantage, bartered our birthright to gratify our greed. DON.

Social and Personal.

The possibilities of Lent are almost immeasurable. It is during the forty days that the rigorous devotee sleeps long and soundly, eats sparingly of substantial food, banishes all baleful thought, repents of recent sins and resolves to be less gossippy, critical or unkind for all the future time. Then the dear girl begins to think of Easter and her new bonnet, and, prettier than ever, because of the rest she has enjoyed, she comes again upon the stage of busy social action and enchants all with her invigorated beauty, while she dazes them with her gaiety and wit.

Mr. and Mrs. Albert Gooderham began a journey to San Francisco on Friday of last week.

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Mrs. MacMahon entertained a number of friends at tea on Tuesday afternoon at her handsome residence on Spadina avenue. Among those present were Mrs. Otter, the Misses Clark, Miss Evans, Mrs. James Crowther, the Misses Seymour, Miss Smith, Miss Mackenzie, Miss Bolton, Miss Laura Bolton, Mr. Coulson, Mr. Bolton, Miss Montgomery, Mr. Evans, Mr. A. Evans, Mr. Laurie, Mr. P. Manning, Mrs. MacDougall and Miss Morson.

Mrs. A. M. Cosby gave afternoon tea to her friends on Thursday.

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Mrs. J. Enoch Thompson gives a farewell At Home to her friends this afternoon at her residence, Derwent Lodge, Sherbourne street, previous to going abroad for a year.

The cards are out for the *Bal Poudre*, to be held in the Ontario Society of Artists' rooms on Easter Tuesday, March 31.

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Mrs. Hay of Isabella street gave a pleasant At Home on Monday evening, March 16.

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Mrs. Wallbridge of Belleville is the guest of Mrs. T. C. Wallbridge of Bloor street west.

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Mr. Hugh Harvey Smith of the N. W. Mounted Police, who has been the guest of his father the Honorable Frank Smith for the past three months, returned last week to Battleford, his leave of absence having expired.

Cards are out for the marriage of Miss Helen Gregory and Mr. F. C. Flesher of Santa Clara, California. The ceremony will take place on Tuesday, March 3, in Christ Church Cathedral, Hamilton.

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Mr. and Mrs. J. W. Scales and Mrs. J. C. Home left town on Friday of last week for a trip to Philadelphia and New York.

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The remains of the late Lieut. Badgerow were interred with military honors on Tuesday. The sad circumstances attending the death of this promising young man were such as to draw an immense assemblage of sympathetic friends and acquaintances to the funeral services. Grieving friends had heaped floral offerings about him, and the pale, fragrant blossoms paid their silent tribute to the pallid face of the well-loved dead. The Q. O. R. and the University students in their gowns attended the funeral, attesting their respect for the departed and their sympathy for the sadly bereaved.

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Mrs. William Thurston of Pembroke street gave a large afternoon tea to a number of lady friends on Wednesday last.

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Mrs. James Alexander gave a very enjoyable luncheon on Wednesday.

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Mr. Carter Troop will lecture on Lord Beaconsfield (in Convocation Hall, Trinity College, on Saturday afternoon, March 7, at four o'clock in aid of St. Hilda's College. Among the patronesses of the lecture are Mrs. Sweatman, Lady Wilson, Mrs. Body, Mrs. Alex. Cameron, Mrs. Osler, Mrs. Strachan, Mrs. James Henderson, Mrs. Elmes Henderson, Mrs. Harcourt Vernon, Mrs. McLean Howard, Mrs. Robert Bethune, Mrs. Du Moulin, Mrs. Cayley, Mrs. Broughall, Mrs. Cartwright, Mrs. Boddy, Miss Grier, Miss Tully, Miss Playter, Miss McMicking, and Miss Patterson and undergraduates of St. Hilda's College.

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Mr. and Mrs. A. M. Taylor have returned from New York and taken residence at 519 Spadina avenue. Mr. Taylor will resume the practice of law.

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Miss Score left for Ottawa a few days ago to visit her sister, Mrs. Taylor Shillington.

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Sir Edmund Lacon of Dunstan Hall, Norfolk, England, is visiting his brother, Mr. Beecroft Lacon of Jarvis street.

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A description of a very curious Lenten custom caught my eye a few days ago. It is a provincial one, and, I fear, one which would not obtain great favor upon its introduction here. On the first Monday in Lent the inhabitants of the Passeyer valley, in the Tyrol, meet at St. Leonhard, the largest village, for the purpose of settling all money matters for the coming year. They meet on an open field and there pay up their debts, square their accounts, collect their rents, and go home light of heart. It is said that if a debtor should dare to stay away that his credit would be ruined. I can fancy that an obligation to meet and prepare to adjust money matters would trouble the consciences, and break the rest of many who look upon Lent as a season of recreation qu'et and possibly retrenchment after the gaiety of the first half of the first season.

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An artist-reporter may find congenial employment on SATURDAY NIGHT. Application should be made personally or by letter, to the Editor.

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A lecture, under the auspices of the Woman's Art Club, was given on Monday evening in the parlor of the Y. M. C. A. by Mr. Bernard McEvoy, the subject being The Artistic Temperament, Its Trials and Its Joys. Afterwards a very enjoyable musical programme was given by the members and their friends. Miss Street was pianist, and Miss Wright, Miss MacCallum and Miss Bonsell, soloists. Miss Massey gave a 'cello solo. The parlor was filled to its utmost capacity, there being present among others: Messrs. Burke, Forster, Carter, McKinnon, T. Thompson, Bertram, Massey, Dr. Palmer, Davis, Ware, Hamilton, and Mesdames Osler, Payne, Sullivan, Farrar, Burke, Davis, Carter, Tackaberry, McKinnon, Bertram, Pattullo, W. D. Gregory, the Misses Wilkes, Street, Wright, Read, Stennett, Armstrong, Orr, Sullivan, Osler, Hamilton, Aikins, Sweetnam, MacCallum, Bertram, McConnell, Massey, Clark, and Mrs. M. E. Dignam, president of the club, Miss Emma Armstrong, vice-president, Mrs. W. D. Gregory, treasurer, and Miss C. D. Osler, secretary.

The Druggists' At Home on Thursday night was well attended, and as it took place too late to receive an extended notice, particulars will be given in the next issue.

The Harmony Club are having very successful rehearsals of the opera Iolanthe, to be produced about the middle of April at the Grand Opera House.

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There will be special telegraphic connection made with Victoria Club on the night of March 5, that the members may learn the result of the elections, and the hour for closing has been extended to two a.m.

*

Toronto Lodge, No. 30, Knights of Pythias, held its annual ball and supper at Harry Webb's assembly rooms, on Friday evening of last week. This lodge is composed of young business men of the West End, and is one of the most progressive in the city. The committee who had charge of the arrangements were: Mr. A. A. Alexander, chairman; Mr. George Bedingfield, secretary; Mr. Thomas Soole, treasurer; Mr. J. W. Peaker, and Messrs. Walter G. Haynes, John H. Gray, Gus Dunn, William Fralick, W. A. Gray, Charles Campbell, W. J. Earkeek and R. J. Duthie. The floor was held by about a hundred and fifty enthusiastic dancers, who were more than pleased with all the arrangements, and testified to their appreciation of the committee's efforts by their evident enjoyment.

*

The following are the list of guests present: His Worship the Mayor and Mrs. Clarke, Mr. R. H. Jarvis, Grand Chancellor of Ontario, Mr. John F. Gray, Dr. Little, Mr. W. Fox, Mr. T. Cauldwell, Mr. and Mrs. Shaw, Mr. W. B. Reid, Mr. A. E. Peake, Mr. B. Hazlehurst, Mr. G. Lamountaine, Mr. and Mrs. R. H. Calger, Mr. E. G. Poole, Mr. George and the Misses Coxon, Mr. J. A. McMurray, Mr. Ramsay, Mr. C. Campbell, Mr. and Mrs. Frank Wright, Messrs. C. E. and H. B. Somers, Mr. A. Nicholson, Mr. and Mrs. Peardon, Mr. R. Duthie, Mr. and Mrs. Carl, Mr. and Mrs. A. Gourlay, Sergt. Butcher, Sergt. and Mrs. Galloway, Mr. and Mrs. W. Kingdon, Mr. H. White, Mr. and Mrs. W. H. Scripture, Mr. and Mrs. W. O'Loughlin, Mr. J. Livingstone, Mr. and Mrs. H. Staneland, Mr. W. Franklin Morphy, Miss Murray of Chicago, Miss Jewett, the Misses Fox, Miss Foad, Miss Rogers, Miss Peake, Miss A. Mann, Miss Lamountaine, Miss Lumsden, Miss Suckling, Miss Cameron, Miss Hull, Miss Knight, Miss Bissell, Miss S. Weennan, Mrs. McGregor, Miss Anderson, Miss Davis, Miss Wason, Miss Ross, Miss Barrs, Miss J. Murphy, Mr. and Mrs. J. W. Weinberg, Mr. and Mrs. George Bedingfield, Mr. and Mrs. A. A. Alexander, Mr. and Mrs. W. L. Cheeseworth, Mr. and Mrs. William Lemon, Mr. and Mrs. F. G. Alexander, Mr. and Mrs. William Carkeek, Mr. and Mrs. George Mitchell, Mr. and Mrs. William Fralick, Mr. and Mrs. W. Gorton, Mr. and Mrs. O Brien, Mr. and Mrs. Samuel Richardson, Mr. and Mrs. A. Aronsberg, Mr. and Mrs. Alfred Hall, Mr. and Mrs. George Spencer, Mr. Gus Dunn, Mr. T. G. Soole, Mr. F. Gooch, Mr. J. Stevenson, Mr. M. Levian, Mr. J. Brown, Mr. J. F. McCuaig, Mr. J. A. Knox, Mr. C. Henderson, Mr. G. Dubois, Mr. H. Kerr, Mr. I. Kallmeyer, Mr. Harbottle, Mr. T. V. C. Hewson, Mr. Harry Taylor, Mr. W. Dunn, Mr. W. Moyes, Mr. C. W. Baxter, Mr. G. Macbeth, Miss Harper, Miss Van Clere, Miss Wilson, Miss Morell, Miss Walker, Miss Waram, Miss Miss M. Wenman, Miss M. Bowden, Miss Morse, Miss McKenna, Miss Dubois, Miss Kerr, Miss Denbey, Miss Hardie, Miss Hewson, Miss Mossop, Miss M. Dunn, Miss M. Hunter, Miss Broughton, Miss Sheahan, Miss Baker and Miss Bessie Baker, Mr. Antler, Mr. Gus Zryd, Mr. W. Harvard, Mr. A. Smith, Mr. D. Stephenson, Mr. Olmstead, Mr. S. Staneland, Mr. F. S. Taggart, Mr. J. Russell, Mr. Walter G. Haynes, Mr. and Mrs. J. Jorzenson, Mr. W. A. Gray, Mr. W. E. Dunn, Mr. Henry Puddy, Mr. F. W. Hudson, Mr. J. P. Dunning, Mr. Frank Moore, Mr. Alf. Dixon, Mr. R. Hargraves, Mr. Chas. Neill, Mr. M. P. Huffman, Mr. J. D. Coulter, Mr. J. Walke, Mr. R. E. Moore, Mr. Clissold, Mr. H. E. Simpson, Mr. Jackson Little, Mr. W. M. Stitt.

*

On Tuesday afternoon the annual meeting of the Boys' Home was held, Dr. J. George Hodgins presiding, as the Mayor was absent. A number of visitors were present, and the various reports were eagerly listened to. The Board of Management for the following year is as follows: Honorary members—Mrs. Freeland, Mrs. Clarke, Mrs. Gamble, Mrs. Sutherland, Mrs. Taylor, Mrs. Baldwin, Mrs. Manning and Mrs. Mitchell. Directresses—Lady Gzowski, Mrs. Gilmere, Mrs. Wyld, Mrs. Leslie, Mrs. Blake, Miss Michie, Mrs. Thompson and Mrs. Playfair. Secretary—Mrs. H. W. Nelson. Treasurer—Mrs. Robert McMaster. Managers—Mrs. Alexander, Mrs. Brock, Mrs. Blake, Miss Beatty, Miss Crooks, Mrs. Cockshutt, Mrs. John R. Davidson, Miss Davidson, Lady Gzowski, Mrs. Grassett, Mrs. Gibson, Mrs. Gilmore, Mrs. Henry Gooderham, Mrs. C. H. Gooderham, Miss Graham, Mrs. Heward, Mrs. Ince, Miss Lawson, Mrs. Leslie, Mrs. Matthews, Mrs. Merrick, Miss Michie, Mrs. McDonald, Mrs. R. McMaster, Mrs. A. R. McMaster, Mrs. Alexander Mackenzie, Mrs. McLaren, Mrs. J. Nelson, Miss MacMurchy, Mrs. Palmer, Mrs. Payne, Mrs. Playfair, Mrs. Patterson, Mrs. Reddan, Mrs. Reid, Mrs. Sullivan, Miss Scott, Mrs. Tackaberry, Mrs. Thompson, Mrs. Wyld, Mrs. Watson and Mrs. Janes, Medical officers—James D. Thorburn, M. D. and W. P. Caven, M. D. Consulting physician—Dr. James Thorburn. Matron—Miss McKay.

She Wondered Why.

One of the naive confessions of a girl's character, was made on a street car the other day. A pretty young German frau was telling her friend, who evidently had been absent for some time, about her courtship and marriage.

"I not know," she said simply in broken English, "how I get so good man. I no paint an' no powder, an' I not even my hair bang." The candor of her speech was the keynote to her success in getting a husband.—*Detroit Free Press.*

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Hardup—Wonder what I would get if I put this overcoat up!

Wizzins—Pneumonia, I guess, in this weather.—*Texas Siftings.*

Boudoir Gossip.

TRYING to observe hands only has led me into a review of some notes on palmistry, and I have used my spare time in noticing flying or passive fingers and getting the attributes of Venus, Mars and Mercury settled to my satisfaction. The hands show a great deal, but from want of space I must deal only with the elementary significations. To begin with it is said that to be in correct proportion a hand should be fitted with a glove which is double the number of the shoe worn. This may be very correct, but after a few enquiries I have found it rather uncommon. There are many women who wear a two and a half shoe, but few of them can wear a five glove. Indeed it is said that a five and a half is not often sold to women. A small, skinny, and nerveless hand denotes paucity of intellect and feebleness of constitution, a soft one has been for ages associated with idleness and a hard, strong, dry hand denotes untiring energy and activity. If a hand opens with difficulty and is stiff it is indicative of stubbornness. There are five divisions of hands. The first is called the Elementary. It is broad and flat, while the fingers curve out, denoting sluggishness of mind. The second is the Spatulate, in which the fingers are broad and square. The owner will prefer comfort to elegance, and will be selfish, self-confident and a little coarse. The Artistic hand comes next. Its fingers are pointed and it is smooth, supple, elastic and tapered. This is the hand of an impulsive person, who is imaginative, loves the beautiful and lacks decision. The Philosophic hand resembles the Artistic, though it denotes more activity, resolution and penetration. In this the distinguishing characteristic is an even development of the two lower joints. In the Artistic hand they taper. The ruling passion of the former hand's possessor is an undivided search after truth. The Psychic hand is very pointed and slender, and denotes dreaminess, fervor of imagination, moodiness and general unstability of temperament.

While we may not all note the scientific divisions and characteristics of hands, I think most people are impressed with a handshake. I often take the hands of people who repel or draw me into closer sympathy with them by the clasp of the hand. The frankness and sincerity are felt and the sympathy is truly attractive. I have a vivid recollection of a certain brown little hand which seemed to convey all its owner's tenderness and generosity of spirit, and of the slim one which Rhea puts forth and the pretty, tripping words that accompany the proffered courtesy. A wise-faced woman with energy and kindliness in every feature thrilled a somewhat discouraged one, only last week, by holding out a dainty, firm hand with cheery words and a kindly invitation.

We can all recollect the limp, flabby hands which gave us a chill in touching, and roused our anger to the shaking point immediately after.

The well-kept hand of a kindly person can never be aught but pleasant in touch, and the hand which is laid in tenderness upon our heads or in sympathy across our brows is dear to us, whether it be brown or white, wrinkled, knotted, scarred or worn.

*

It seems rather odd to urge people to be good to themselves. Most of us are kind to the first figure, and often selfishly so. But there are people who are not sufficiently indulgent to themselves. They do not possess the "grace of self-forgiveness" and they reproach, upbraid and torment their own souls, until the ailing wounds cannot be healed. There is less real courage and goodness in the health of a one than in the heart which acknowledges the wrong, fights temptation, keeps out of harm's way and half heals the sin by a determination to add nothing to its soreness and let it grow over until only the everlasting scar remains.

*

A clever article in a recent number of *Harper's Bazar*, treads out a new path of thought. It is a plea for the smatterer. We are inclined to speak slightingly of those whose knowledge is composed of a spoonful of every science, art and profession mixed up with a great deal of misinformation and a tendency to forget. But there are disagreeable smatterers, and there are those who are entertaining. Some people can talk nothing but "shop." We all know it, and some of us look guilty as we think it. It is the old story of the live stock man who seated next to a lady at dinner, said to her brusquely. "I'm no talker Madam, it's no use—short horns or nothing." Madam would probably have been glad if her escort had been a bit of a smatterer. Let us learn whatever we can, that we may talk of current topics not carelessly or unthinkingly and yet without going into exhaustive or scientific details.

*

Julien Gordon writes in the last *Cosmopolitan* of slovenly Americans. She inclines to the belief that American men are, as a rule, less dainty in their personality than any other men, and very much less attentive to details than are American women. I don't know much about the men across the border. They may not "tub" so regularly as the Englishmen, or shave quite so often, but I cannot think that gentlemen of any nation go about with unbrushed coats, greasy lapels, and unattractive finger nails.

*

DEAR JANE,—Your letter with its little comments is interesting. I do indeed enjoy my study of faces and features. I see more in the faces of my friends and learn to beware of some of my acquaintances. Ah, you remind me of a dear cousin when you speak of boxes and baggage and the need of them.

*

MY FRIEND CLIP CAREW,—What a pleasure your study of character must be to you. We will continue to look steadily for the results of your observations in the Boudoir Gossip column, though if we try to practice, in judging thereby of the disposition, mental capacity, etc., of those whom we meet we may fail, confessing at the same time our own inaccuracies.

So you love the mist. I like it, only when seen in autumn, veiling the splendor of the setting sun.

Ah! we differ a little, do we not, about baggage? It is the difference between the happy elasticity of youth and the heaviness of age. For we, of the latter, do miss our shawls, and feel the absence of our boxes and trunks more than the nuisance of having them. Though I will acknowledge that the pleasure of journeying is enhanced by being but lightly encumbered. I do not wonder at your wish to look upon the Mediterranean and the surrounding scenery. Yet in our country are to be seen lakes, rivers, mountains and hills of exceeding beauty. Do you not think so? I have been told that some of the lakes vie in color with the far famed blue of lake Geneva. I suppose, however, that it is the historic interest connected with Europe that sends our imagination, and the feet of many across the sea.

JANE.

*

Dear Maiden in Brown,—You are very naughty, but as half the joke is at my expense I do most heartily forgive you and feel like forbidding further mention. I shall be pleased to do as you ask regarding the portrait, and am glad that circumstances are smiling upon you and the nice man.

*

Tramps, a dear girl, with a free, merry heart, writes me an interesting letter, from which I cull a little indignation paragraph. It is regarding chaperones of tender age, who, with glistening marriage rings upon their fingers, are expected to lend dignity to one or more spinsters. She says: "My social experience of a chaperone is that I have to keep her straight, for, as a rule, these young married belles who are supposed to lend such a profound air of respectability to we girls have a very reverse effect on the atmosphere of the drawing-rooms that I enter." Then again comes a sentence in which this rebellious maiden declares that pleasant, profitable hours can be spent by sensible men and women even if no finger can boast "a plain gold circlet."

A Bride,—Your letter has remained unanswered for a little, but here is an excellent recipe for the salted almonds: Add a tablespoon of melted butter to a cup of blanched almonds. Stir well and let them stand for an hour, then sprinkle with salt, using a tablespoon to a cup. Pour the nuts into a baking-tin and bake until brown in a moderately hot oven, stirring them occasionally. Serve in bon-bon dishes, and pass about between the courses. Peanuts may also be prepared in this way, and are very tasty.

A popular New York paper devotes one page weekly to Fashion, Women's Ways, Work and Aims. I look at it each week and note the varying headings. This week my eye was caught by the title: What Women Think Of, and the columns were filled with cuts of parasols and hats. That is not fair to us. We are not always thinking of head-gear and sunshades, and what a pity it is that we have earned for ourselves so unenviable a reputation by such unfaltering devotion to fashion in the days that are gone by. CLIP CAREW.

Reconciled.

We are as one again. A taunting word,
Meant, and still not meant—a mere breath's caprice—
Marred, for a space, our perfect peace.
Ah, that fierce time of pain, when, passion stirred,
Each soul to soul for pardon cried, unheard,
While grim Pride bargained for the tongue's release!
The coldness did at last as coldly cease,
Each had the grace to falter, "I have err'd."
But are men reconciled, while in each eye
Lurks the sad spectre of their severing?
Oh, God! to know the tender, brooding sky—
The sea it brushes with its flame-tipped wing—
Seeming as near are not more wide apart
Than we, with one dead word between each heart!

'Twould Seem So.

Bobbie Bright—What's that danger sign put on the lake for, dad?

Bright—To give cranks an opportunity to see how near they can get to it without falling in.—*The Week's Sport.*

Plenty of Ability.

Anxious Mother—How is it that you have so much trouble with your housekeeping? You told me your wife could cook.

Adult Son—She can.

"Then what is the matter?"

"She won't."—*New York Weekly.*

As the fall and winter season has just ended, our liege lady and Goddess Fashion has indulged herself in nothing either whimsical or extravagant, but has instead smiled with indolent complacency on the styles she favored six months ago. She frowns on nothing now that she approved then, for though she has introduced quite a number of new effects, modified several peculiar features and elaborated a few details the current styles of last fall remain substantially correct for the coming season. Having just received by special importations the finest assortment of woolens which has ever been shown upon this market, call and inspect. The fashionable west end tailor, No. 1 Rossin House Block.

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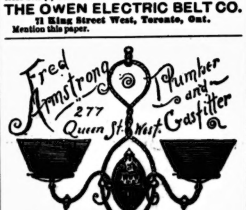

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CHAPTER IX.

"STILL ONE MUST LEAD SOME LIFE BEYOND."

The dull beginning of the year, before the opening of Parliament and the gradual awakening of London, passed like a dream. The delight of installation in the home that he had created for himself, and the novel sensation of squandering money, were enough to keep Gerard Hillersdon occupied and happy; while Lilian was divided between two absorbing duties, and had her time and her mind doubly occupied. On the one side she had her brother, whom she dearly loved, and all the pomps and vanities of this wicked world; and on the other side she had her future husband, now fully established as Vicar of St. Lawrence's, and wanting her counsel and co-operation in every undertaking. "I want the parish to be as much your parish as mine, Lilian," he said; "I want your mind and your hand to be in all things, great and small."

So on one day Lilian was trudging up and down some of the dirtiest alleys in West Central London, deliberating and advising as to a night refuge for women and children, and on the next she was with her brother at Christie's, giving her opinion about a Reynolds or a Raffaelle.

Gerard was profuse in his offers of money, would, indeed, from his own purse have supplied all the needs of St. Lawrence's, but Jack Cumberland exercised a restraining influence, and would only accept moderate benefactions—a hundred pounds for the new Refuge, a hundred for the Working Man's Institute, and fifty each for the Magdalen Rescue Society and Dispensary, two hundred for the schools; five hundred pounds in all.

"I seems absurd that you should want money for anything while I have ever so much more than I want," remonstrated Gerard, toying with his open cheque book.

"You shall do something more for us a year or two hence, when you have familiarized yourself with your fortune, and have acquired a sense of proportion. At present you are like a child with a new box of toys, who thinks that he can distribute them among his playfellows and yet have the boxful for himself. When you better know what money means you shall be our benefactor on a larger scale—always supposing you are still in the humor. In the meantime that five hundred pounds is a godsend, and will send us along capitally. I ever hoped for such an excellent start."

"I believe the fellow wants to keep his parish poor," Gerard said afterwards, in a confidential talk with his sister.

"He doesn't want to sponge upon your fortune, Gerard, and he is afraid of pauperizing his people by doing too much."

"Pauperizing!" Ah, that's always the cry nowadays; but it would take as long a head as Henry Brougham's to find out where help ends and pauperization begins. If the dogs were to feed the board school children, yes, even with one substantial meal per diem, we are told that we should be teaching the parents to look to State aid, and to undercut their wages on drink. I daresay it might work that way in a good many cases; but if, on the other hand, we could succeed in creating a happy and healthy population, the craving for drink might be lessened in the next generation."

Hillersdon House was a success. Society flocked to the millionaire's house as to the honey-pot. The Northern farmer's advice to his son is one of the chief points in social ethics. We all like to go where money is. Luxury is a fascination to wealth and luxury it can buy that only a Socrates can resist, and even Socrates went to rich men's houses, though he did not know what to do with them. He had always approved of Gerard Hillersdon, was on tiptoe to know what he would do with his money; in that portion of his life at least the wealth opining that he would run through it in a year or two, while everybody had his own theory as to what he ought to do with it.

As a social adviser there was no one better than Roger Larose, architect, poet, painter, and man of fashion; a man who seemed to have founded his style and manners upon the long-forgotten bucks of those golden days before the Regency, when George, Prince of Wales, was young.

"I call Roger Larose the Sleeping Beauty," said Reuben Gambier, "for he looks as if he had fallen asleep in some corner of the Cocoa Tree Club, at the close of the Eighteenth century, in a bag wig, a puce coat, and a frilled shirt, and as if had never become reconciled to modern costume.

Larose was an amiable enthusiast, full of pleasant whimsicalities, and Gerard, who was naturally indolent, allowed him full scope as a counsellor.

"You must give parties," said Larose; "it is useless having a fine house if you bury yourself alone in it! You have to make life yourself a mausoleum—not half a bad idea, by the by. If any dear old gentleman ever leaves me a few millions I will bury myself a pyramid, like Cheops, and live in it till I am ready for the embalmers—a pyramid in which I will receive only a few chosen friends—a pyramid in which I will give dinners to the elect, and those chosen ones. We will sprawl on sofas and eat—very uncomfortable, I should think. I can imagine nothing but asparagus and macaroni as a possible diet, if one must eat supported on one's elbow. The Greeks were dreadfully behind hand, after all. The Malagasy know better, for they allow the privilege of sitting on chairs only to their chiefs. Yes, my dear Gerard, you must give parties—breakfasts, luncheons, dinners, and musical evenings. It is written in the stars that you are to provide a good deal of the amusements of this ensuing season. I hope you like the notion of being a social center, Miss Hillersdon?" said Roger, turning to Lilian, with an insinuating smile. Not a handsome man, by any means, this Larose, but with a delicate pallor, attenuated feature, and a languid smile which women pronounced "interesting."

"It is rather alarming, but I want Gerard to be happy and amused," Lilian replied brightly; "and Mr. Cumberland will help us to receive people. He was immensely popular in Devonshire.

"My dear young lady, Devonshire isn't London—but, of course, Mr. Cumberland is charming, and I hear people are going to St. Lawrence's to hear his sermons."

"People!" exclaimed Lilian; "why the church is crammed every Sunday at all the services."

"Ah; but I mean people—people like Lord Wordsmith, and Mr. Lemuel Lemon, and people like Lady Hyacinth Pulteney—people who criticise and talk. If that goes on, Mr. Cumberland will be an acquisition to your parties. But, my dear Gerard, I pursued Roger solemnly, "the great point is food. People will go to you to be fed—feed them. You will have a luxury of Roman emperors; Mrs. Smith—the Mrs. Smith—will decorate your rooms and dinner table. People expect the last of the eye to be gratified, but that is, after all, a minor point. Your iced asparagus, ortolans, quails, plovers' eggs—those are the essentials.

"And, as a reward for my hospitality, my house will be called the Restaurant Hillersdon, or Cafe Gerard. People will eat, drink, and be merry—all at my expense."

"No, my dear fellow. You will not be laughed at. You have not made your money out of Russian hides, or American manures. You do not come to us with inadequate aspirates fresh from the Australian backwoods. You are not laboriously conning the alphabet of civilized life. You are one of us. You have graduated in all our follies and vices. You are an adept in all our conventionalities—our mispronunciations, affectations, and jargon of all kinds. You will do. You are not a new man, only that nice boy, Gerard Hillersdon, plus two millions."

Hillersdon, perhaps, hardly needed this assurance. He might affect the misanthrope, and preach as bitterly as Timon in his cave. He loved his fellow-men just well enough to enjoy feeding them, and to feel that splendor would be a poor thing if there were nobody to admire it. Again, the science of entertainment was to him full of interest. Every man who has mixed over so little in society believes that he can give a dinner—assort his guests and revise a menu—better than anyone else. Hillersdon was not without that delusion, and society fostered it by praise and appreciation. His luncheons, which were more frequent at Hillersdon House than any other form of entertainment, were voted perfect—perfect as to the choice of guests, the harmonious blending of divers opinions, professions, crazes, perfect as to all material elements—the menu never too elaborate or too long—the choicest luxuries given with an air of delicate simplicity, which disguised their costliness. The popularity of his luncheons encouraged Mr. Hillersdon to revive a somewhat exploded form of hospitality. He began a series of Sunday breakfasts, Sunday, to which only those were bidden whose wider and less orthodox views made the morning service of the Anglican church a purely optional matter—to go or not to go, as the trained choir or the sensational preacher might invite—unholy breakfasts, at which the literary agnostic or the disciple of the latest rad aired his or her opinions; breakfasts, the very thought of which made Lilian shudder, as she passed the dining-room door on her way to the Victoria, which was to carry her to that little heaven below, where Jack Cumberland's choir of working-men, trained by himself, were to sing, and where Jack was to preach one of his heart-stirring sermons. She heard the voices and laughter of her brother's friends as she passed the breakfast-room door, and her heart sank within her at the thought of what small significance Sunday now had in the life of that brother. She loved him, and she began to fear that he had cast in his lot among the unbelievers, among men who ridicule the idea of a personal God, who can discover nowhere in this universe the necessity for any higher form of being than their own, who think that through illimitable cycles of years creation has been climbing upwards to its ultimate apex, Man.

"Gerard, dear, is Sunday after Sunday to go by without your crossing the threshold of a church?" Lilian said, one sunny April morning, when she found her brother smoking a cigarette in the winter garden, and looking idly at the Marechal Niel roses, while the servants were putting their finishing touches to a breakfast-table for half-a-dozen.

"My darling, I shouldn't be any the better for church, or the church any the better for me. I am a little out of harmony with the Christian idea, just now. Either I have outgrown it, or I am passing through a phase of doubt; but I can really want me to sacrifice the respectability of being seen in St. Lawrence's with you next Sunday. One of Jack's rousing sermons will do me good. They are capital tonics for a mind out of tune.

"Years ago you used to go to church every Sunday, and sometimes twice on a Sunday."

"Years ago! was very young, Lilian. I went to church for various reasons—first to please my mother—and next, because the rector would have made unpleasant remarks at luncheon if I had not been seen in the family pew; next again, because I liked the sleepy old church and the sleepy service, and the familiar faces, and my friends were sensible people, and last of all because I had not begun to think of how much or how little faith in spiritual things there was in me."

"And all that the cleverest people in London can teach you is not to believe," said Lilian, sadly.

"My dear girl, the clever people have very little to do with my disbelief. The change is in myself. It came about as spontaneously and as naturally as the growth of a young apple tree. One day you see the tree flourishing, the leaves clean and full of sap; and the next day they are all curled up and withered, as if a blight had passed over them, and the fruit is eaten by worms."

"The carriage is at the door, ma'am, announced one of those perfectly matched footmen whom Mrs. Champion had selected, magnificent, impassible beings, who looked and moved and spoke as if they had been cradled in luxury and reared amidst patrician surroundings.

Lilian drove away in the sunshine, heavy at heart for the brother she so fondly loved. She saw him with the illimitable power of wealth, surrounded by all the snares and temptations of a world in which the wealthy and pleasure are the only laws that govern mankind, saw him cut adrift from the anchor in which she believed, sailing away from the safe harbor of the Christian faith, to the bleak waters of what is a scornful and sullen materialism; a gloomy agnosticism which looks with contempt upon every aspiration and consolation, and at every Heavenward instinct as the dream of children and fools.

While Lilian drove along Piccadilly, to the sound of various church bells, and past a population setting churchward, Mr. Hillersdon's Sunday visitors were slowly dropping in to the eleven o'clock breakfast—a meal which had but one drawback, according to Roger Larose. It made luncheon an impossibility.

"Two of the guests of the day, Mr. Reuben Gambier, was a youthful novelist, who had made all vice his province, and whose delight was to shock the susceptibilities of the circulating literary. His books were naturally popular, and as with a restive horse, people were impressed more by the idea of what he might do (think of what he had actually done) as a lively and eccentric, and a favorite with Hillersdon and his circle.

"I've brought a particular friend of mine, who tells me he knows you well enough to come without an invitation," said Gambier, entering the winter garden with announced, from the adjoining drawing-room into which he had been duly ushered. A low unctuous laugh sounded from the other side of the half-drawn portiere as he spoke, a laugh which Gerard instantly recognized.

"Your friend is Mr. Jermyn," he said quickly.

"Yes—how did you guess?"

"I heard him laugh; there is nobody else on earth who laughs like that."

"But you think there is someone down there who does," said Gambier, pointing significantly to the ground. "A strange laugh, ain't it? so very cheery—sounds as if all mankind were a stupendous joke, and as if Jermyn were in the secret of all the springs that work this little world, and knew when it was going to burst up. I believe he knows more about it all than Sir Henry Thomson, or any of those scientific swells who tell us what the sun is made of, and how long they can warrant the earth to last."

Jermyn's head appeared under the old brocade curtain—a curtain made from the vestments of Italian priests, the rich spoil of a mediaeval sacristy—a curious face seen against the background of purple and gold, clear cut, brilliant in coloring, high narrow brow receding curiously, sharp nose, light gray eyes, and smiling mouth, displaying small white teeth.

He paused for a moment or two, with the curtain in his hand, looking out of the purple and gold, then with a little gush of laughter, came across the marble floor and shook hands with his host.

"Surprised to see me, ain't you, Hillersdon?"

"No; I have only been surprised not to see you all this time. And now answer me a question. Where the devil are those rooms of yours where you gave me a supper on the night after Lady Fridoline's party?

"Eyes! Have you been hunting me up there?"

"Hunting! Yes, it was a decided case of hunting. I don't think the shrewdest detective in London could find those rooms of yours."

"I daresay not, unless he knew where to look for them. I never tell anybody my address, but sometimes take a friend home to supper—a man who is too full of himself and his own affairs to observe the way by which he goes."

Another visitor came into the winter garden, and then Hilsersdon went into the next room to receive the rest of the party, which was soon complete.

The ninth convive proved a success. Most people were interested in the fate-reader, although most people pretended to make light of his art. The searching gaze of his, looking into a man's soul through his face, had an uncanny influence that fascinated as much as it repelled. He had made such strange hits by those fate-reading prophecies of his, had foretold changes and events in the lives of men, of which these men had themselves no foreshadowing. What was this power which enabled him thus to prognosticate? He called it insight; but the word, though both vague and comprehensive, was not strong enough to explain a gift hitherto the peculiar property of the necromancer and the charlatan—never before exercised airily and practically by a man who was received in society. Whatever Mr. Jermyn's means might be, whether large or small, he had never been known to make money by the exercise of his occult power.

He was leaving with the rest of Hillersdon's friends before one o'clock, when his host detained him.

"I want to have a quiet talk with you," said Gerard, "we have not met since my altered fortune.

"True," answered Jermyn, lightly, "but I prophesied the turn in your luck, did I not, old fellow?

"You hinted at possibilities—you set me on the track of an old memory—that scene in the railway station at Nice."

"Lucky dog. Half the young men in London are green with envy when they talk about you. An instant's peril—and a lifetime of boundless wealth."

"There is no such thing as boundless wealth except in America," said Gerard. "It is a phrase to be used only about a man who owns a silver mine whose little no man has ever discovered. My income is fixed, and—

"Limited," cried Jermyn, interrupting, "a decidedly limited income. Is it really forty or ninety thousand a year, or does it run to a hundred? I believe were I in your shoes I should be thinking about economizing. I should have a holy horror of the workhouse. One loses all sense of proportion under the weight of two millions."

"There is a good deal of spending in it, certainly, if a man knows how to spend judiciously. Do you like my house?

"Perfection! perfect! You have had the discretion not to follow the prevailing fashion of the day. That is your strong point. You have not gone too far, either, in expense or splendor. You have put on the brake at the right moment."

"Come and see my den," said Gerard.

He led the way to the upper floor, opened a door at the back of the drawing-room, ushered Jermyn into a room with folding doors, opening into a second room. The two rooms exactly reproduced those inn rooms at Nice, which we seen the vision of Hester Davenport. Color, form, material—all had been carefully copied, Gerard's memory of that night and its surroundings being more vivid than any other memory of his past life. There were the same curtains of sombre velvet, darkest green in the bitterest black in the shadows, the same Oriental carpet, of rich, but chastened, hues, the same, or almost the same, Italian pictures in Judas-like yellow and black, and there, if the same delicately carved Chippendale cabinets, with their fragile cornices and dainty open work.

"My very rooms! by all that's wonderful!" cried Jermyn. "What a close observer of still life you must be. You have got everything—even to—

"The black marble bust? Yes, that is wanting; but I mean to have that before I have done."

"Well, my dear Hillersdon, imitation is the sincerest flattery, and I feel intensely flattered."

"A whim—a fancy that pleased me for a moment—that is all it means. Those afternoon midnight hours in your chambers marked the turning point in my life. I had come up my mind to shoot myself that very night. The pistol was ready loaded in my pistol case. I had thought it all out, and had made up my mind. God knows how you guessed my secret so readily."

"My dear fellow, your mind was steeped in suicide. There was no escape—no hope—no refuge to an observer with the slightest claim to insight. I saw despair, defiance, recklessness, and the desire which means only one thing—self-destruction."

"And while I was at the opera, listening to the doom of Don Juan, the everlasting type of unbelief, and profligacy, you were busy with pen in your chambers, the lawyer's letter was lying on my table, within a few feet of the pistol case and the pistol was unnecessary—I was worth two millions. That night was like a bad dream—and it was not until many days afterwards that I was able to shake off that dream feeling, and realize my good luck."

"Good luck, with a vengeance," laughed Jermyn. "You have been lucky in more ways than one—lucky in love as well as in luck; lucky in the fast coming release of the woman you love."

"I don't quite follow you," Gerard said, coldly, resenting this allusion even from a man who professed to know everybody's business.

"Oh, come now, you can't be angry with me for touching upon an open secret. Everybody knows of your devotion to one bright particular star; and everybody who is intelligent enough to appreciate you when the worthy stockbroker gets his order of release. Life can be of very little value to him, poor fellow. I saw him dragged about in a bath chair on the parade at St. Leonards a month ago, a dismal wreck, and now I am told he is in retreat at Finchley—the beginning of the end."

Gerard smoked his cigarette in silence. The conversation was evidently displeasing to him.

The beginning of the end! Yes, it might be that the end was near; and if it were so, what better reward could he desire than to marry the woman he had so ardently desired to marry just four years ago; the capable, accomplished woman whom all the town admired, and who was rich enough in her own right to influence by his wealth. She was not less beautiful than she had been in her girlhood—more beautiful, rather, with a beauty more intellectual, ripening to its perfect development—a ruddier gold upon her hair, a finer curve of cheek and throat. People were never tired of telling him that Mrs. Champion was the handsomest woman in London.

"I want to ask you another question," Gerard began, when he had smoked out the cigarette. "Was I utterly mad that night in your rooms, or did I see a vision of a girl at a sewing machine?

"You were not mad by any means. Your conversation was both rational and logical. It is quite possible that you saw a vision."

"Produced by some trickery of yours, no doubt. How was it done?

"If I were master of any of the black arts, do you think I would tell you the secrets of my trade? As for the vision, suppose I willed that you should recall the loveliest face you had ever seen, would that account for the phenomenon, do you think?"

"I don't know; the face was certainly one I had seen before; but I was quite unable to identify it without assistance, therefore one's memory would have had faded out of my mind, and could hardly be willed into vivid actuality by you."

"You make no allowance for the submerged identity—that inner ego beneath the ego of every day existence—that hidden nature which keeps its own fancies and thoughts locked in darkness, perhaps for years, to start into light at a touch of a kindred spirit—that mysterious being created in us from the dawn of our manhood which only awakens at the call of love, and which is at the root of that other mystery we call love at first sight—love, passionate, all-absorbing, strong as death, born in an hour."

"If not an Adam at his birth he is no love at all," quoted Gerard.

And then he remembered how in the beaten track of life his love of Edith Champion had grown up: how he had met her at drives, and tennis parties, and afternoon matches, and afternoon teas, and had danced with her three nights a week, and heard her praised by men and women, until gradually, out of these commonplace elements he had come to think her the first necessity of his existence, and to follow her, and devote himself to her. No, there had been nothing romantic there—no subtle mysterious flame, wrapping him round in an instant, sudden, invincible, destroying. We loved as men and women love in what is called good society—reasonably, with a love that does not burst bonds, or even violate conventionalities.

He thought a good deal about Edith Champion during that April afternoon, long after Jermyn had left him, and when he was sauntering and dreaming alone in his little grove of lime and chestnut, where the leaf buds and newly opening leaves were faintly fanned by a soft west wind, and where, above the interwoven branches, the sky showed deeply blue—one of those peerless spring afternoons which bring with them, in their own fresh youthfulness, a sense of reviving youth in the frame and mind of man—factitious, but delightful while it lasts.

He thought of the woman to whom he had bound himself by the pledge the first time since he had given her that solemn promise of fidelity, he felt the shadow of doubt creeping across that sunlit path which an indulgent fate, granting him all things to be desired of man, had marked out for him. He told himself that he was one of the spoilt children of Fortune; and he hated himself because like the spoilt child of nursery story books, he was inclined to quarrel with his toys.

He had been living amongst men whose master is the spirit that always denies. He had steeped himself in that pessimism of small minds which pervades society, and which is the chosen gospel of the men who profess to be in advance of their fellow-men. A dull dead hopelessness came down upon him, like a dark cloud, in the midst of this palace of art which he had built for his soul, and the palace seemed no better than a prison-house.

He and Mrs. Champion had met less frequently during the last month, for Edith, who was warm-hearted and kindly natured, despite her essentially modern ideas of life, had deemed it her duty to withdraw in some measure from society, now that her husband was the inmate of a private lunatic asylum. She drove to Finchley three times a week, and spent an hour or two with her husband, sometimes driving with him in the doctor's capacious landau, while her own horses rested, sometimes walking beside his wheel chair, in the quaint old-fashioned gardens, where he rambled in hopeless confusion of spirit through the stock exchange lists, from Berthas and Consols to Erie Railroads and Pacific Electric Lighting Companies and Pasafuego Loans; the shattered mind retracing trodden paths, and finding pleasure in familiar sounds, memory almost a blank. Mr. Champion was placable, satisfied with his surroundings, and expressing no impatience of restraint, or desire to be taken back to his own home—indeed, it seemed to his wife that he had forgotten every detail of his past existence, except the shibboleth of the stock exchange.

In this dismal state she would have been less than charity to pray for the prolongation of his life. Edith did all in her power, by frequent supervision and by undeviating interest, to secure the patient's well being. He had his own old and trusted servant with him, as a check upon the service of the doctor's attendants. A wife who had loved him passionately could have done no more than Edith was doing.

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THE GREAT ENGLISH REMEDY

CHAPTER X.

"EARTH BEING SO GOOD WOULD HEAVEN SEEM BEST?"

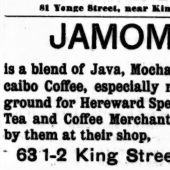
Perhaps in every life there is one perfect interlude—one long sweet interlude set somewhere in the midst of the natural cares and tribulations of common-place existence, a period in which trouble and sorrow are unknown, and all the colors of earth and sky are deepened into supernatural beauty. The period of a young girl's engagement to the man of her choice—if she be only single-minded and free from jealous fears—is one of these halcyon days—a time of peace and happiness, the winds and waves of troubled life all lying at rest, while those wild sea-birds joy and hope are hatching. Lilian Hillersdon was steeped in the sunlight and the music of that enchanting time. The man to whom she had plighted her life seemed to realize her highest ideal of manly excellence. He satisfied every need of her nature.

She was deeply religious, and she found in him a faith that could apprehend and discuss every theory and doubt of the age, and yet stand strong as a tower. She was tender-hearted, benevolent, sympathetic, taking the sufferings of humanity as a portion of her own life, an ever present sorrow in the midst of her own joy, and she found in John Cumberland a pity as tender as her own, and a benevolence of a wider range. She could look up to him with meek reverence, as the woman of these halcyon days looks up to her mailed warriors, the men who went out to the unknown land to fight for the sepulchre of their Lord. She could revere him, and yet be utterly happy and light-hearted in his companionship, for his religion was, like Kingsley's, the gospel of cheerfulness, and his most ardent desire was to get the greatest sum of happiness out of this world for himself and others.

The one shadow on her life was the fact that her brother had wantonly shut himself outside that fold where she would have gathered him, with all the precious things of her life, but when she told Jack Cumberland her fears and regrets, he smiled them away with his broad indulgent view of a young man's foolishness.

"He is only going through that phase of unbelief which most men have to suffer at some period of their lives," he said. "He will not be prayed or preached into happier views, he may be dearest. The best thing you and I can do is to leave him alone with his opinions till he finds out how barren and joyless this world is while it means the whole, and how much more comprehensible when we accept it for what it is—a single round upon the ladder of everlasting life. In the meantime, if we can interest him in philanthropic schemes, and the making of Christian England, we shall do a good deal."

"He has promised to make the round of our



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parish with mother next week," said Lilian.

Mrs. Hillersdon had talked of visit to her son's house had been deferred from one cause and another until April was nearly over, but when that pleasant month was at its best she appeared upon the scene, fresh and smiling as one of the glebe meadows on a sunny morning, and, escorted by the rector, who was to spend only three days in town before returning westward to visit old friends, and to preach charity sermons at Stroud and at Bath on his way home.

The mother was full of admiration of her son's surroundings, and of the pretty suite of rooms allotted to Lilian, to whom home she was even more deeply interested. While the rector was in London, the time was devoted to picture galleries, concerts, the park, and society, with the exception of a somewhat hurried survey of Mr. Cumberland's church, vicarage, and schools; but when Mr. Hillersdon had departed upon his round of visits, Lilian took complete possession of her mother, and most of their time was spent in the neighbourhood of Soho, both mother and daughter preferring the simple little luncheon provided by Jack Cumberland's plain cook, and middle-aged housemaid, in the sober oak-panelled dining room in Greek street, to the new inventions and elaborate delicacies of a luncheon at Hillersdon House. The mother was never tired of inspecting her daughter's future home, or of discussing that important question of household linen, with all its scope for quiet refinement and costly elegance. Most delightful was it also to join Lilian and her lover in their rambles after furniture, books, and curiosities, where to make the new home more and more homelike—the long drives to queer old brokers' shops to examine some gem of the Chippendale or Sheraton period, entangled in a dusty labyrinth of rubbish. It was curious how to these two women there was more real rapture in a couple of oval-backed chairs of the whole pattern, unearthed at a remote broker's than in all the chastened splendor and carefully thought out luxury of Hillersdon House. Indeed, there was to Mrs. Hillersdon's simple mind—chastened by long years of tranquil inactivity, sobered by the sorrow of a country parish—some latent feeling of distrust which saddened her in the midst of her son's brilliant surroundings. The change in his fortunes was too sudden and too intense. Sometimes she echoed the foreboding of Solon when Croesus exhibited his magnificence before the calm eyes of wisdom. She had seen him so radiant, animated, leading the conversation at a table where all the guests were men of mark, and all the women beauties or wits, and the flush upon his cheek seemed the hectic of disease, the light in his eye too restless for health. She questioned him with keenest anxiety after one of these brilliant dinners.

"Are you not doing too much, Gerard," she asked tenderly, "burning the candle of life at both ends?"

"My dear mother, candles were made to burn. If one must be either a flame or a lump of tallow I would rather be the flame though, no doubt, the unlighted tallow would last a great deal longer. I daresay we seem to be taxing life prestissimo after your gentle andante movement in Devonshire. But a man who has no financial cares can stand a little racketing. I used to take a great deal more out of myself in the days when the receipt of my tailor's bill, or the image of my landlord's sullen face scowling at me from the half open door of his back parlor, would come between me and the rose festooned walls of a Belgravian ball-room."

"But you have financial cares of another kind, Gerard," answered his mother, in her grave, sweet voice. "You have the disposal of a great fortune—talents for which you must account by and bye."

"At least, admit that I have not buried them in a napkin—unless it is a dinner napkin," laughed Gerard. "What did you think of that chaufroid of quails—cousin-piece, I fear; everybody gives quails at this season; the London menu becomes as monotonous as that of the Israelites in the wilderness; but the lobster soufflé was iced to perfection."

"Well, I won't try to talk seriously to you to night; you will only laugh at my old-fashioned ideas. I was brought up to think of a fortune as something held in trust for one's fellow-creatures."

"You were brought up by the ideal squire and squiress. Yes, I remember my grandfather, who spent every sixpence he could spare from the mere bread and cheese of this life, upon building cottages for his farm laborers and improving the drainage of old-fashioned homesteads, and who was considered a tyrannical landlord by way of recompense—and my grandmother, who tramped up and down muddy lanes and penetrated foul-smelling cabins, and dressed sore legs, and read to the sick and the blind, and was generally spoken of as an officious domineering person. Is that the kind of life you want me to lead, mother?"

"No, dear; that was charity upon a small scale, and under difficulties. You can do some great work."

"Only show me what there is for me to do, mother, and I will do it. There is Jack Cumberland yonder, who knows that my surplus income is at his service, but who is too proud to be helped, except in the most insignificant way. Shall I build him a church, or shall I endow an almshouse vast enough to hold all the poor old men and women in this parish? I am ready to give anything, or to do anything. If I had any treasure specially dear to my heart, I would surrender it, as Polycrates threw his ring into the sea."

"Ah, dearest, I know your heart is in the right place," said the mother, drawing nearer to the low chair in which her son was reclining, his head lying back upon the russet and amber cushions, his cheek pale with the exhaustion of an animated evening. "but I am grieved to think that in a life which might be so happy—and so useful—there is one sad want."

"What is that, mother?"

"The want of religious convictions. Your sister tells me that you never go to church now, that Christ is no longer your master and your guide, but that you and your friends talk of the Redeemer of mankind as a village philosopher in advance of his age, who unconsciously reproduced the aspirations of Plato, and the ethics of Buddha. You used to be such a firm believer, Gerard, in the days when you came home from Eton, so fresh, and frank, and joyous; and when you and I used to have such long talks together in the woods between luncheon and evening service."

"Ah, mother, those were the days when life was a picture and not a problem; the days before I began to think. I daresay I shall be just as good a believer again by and by, when I am old enough to leave off thinking.

(To be Continued.)

Take the Picturesque Erie Railway to New York.

Parties visiting New York should always be careful to have their tickets read via the Erie. They run magnificent through sleepers from Toronto, and attach the finest dining cars in the United States for meals. The Erie is a double-track road from Suspension Bridge to New York. The officials of this great road deserve great credit for the grand service they have given to the people in Canada, and we hope this favorite route will be well patronized.

Misses E. & H. Johnston, modes, King street. Stock-taking sale. Remnants and cut pieces of silks, velvets, laces and novelty trimmings greatly reduced. Patterns free on receipt of postal card.

All He Knew About It.

"To what do you attribute your longevity?" asked an investigator of a centenarian.

"To the fact that I lived to be 100," was the conclusive reply.—*Harper's Bazar.*

WESTERN ASSURANCE CO.

FORTIETH ANNUAL MEETING OF SHAREHOLDERS.

Report of Directors—Continued Prosperity—Large Profits and Liberal Dividends—Considerable Addition to the Reserves—Good Management and Excellent Results.

The fortieth annual meeting of shareholders of the above Company was held at its offices in this city, at noon on Friday, 27th inst.

Mr. A. A. Smith, President, occupied the chair, and Mr. J. J. Kenny, Managing Director, was appointed to act as secretary to the meeting.

The secretary read the following annual report:

In presenting the Annual Report of the business of the year ending 31st December, 1890, the Directors are pleased to be able to submit to the Shareholders such gratifying evidence of the continued prosperity of the Company as is embraced in the accompanying accounts.

It will be seen from the Revenue Account that there is a profit balance on the transactions of the year of $155,125.19.

Two half-yearly dividends at the rate of ten per cent. per annum, amounting to $50,000, have been declared, and the sum of $26,225.21 has been written off investments to bring them to their market value at the close of the year, when, owing to the disturbed conditions existing in monetary circles, almost all classes of securities were more or less depreciated. After providing for these deductions from the year's earnings, $75 000 has been carried to the Reserve, making that fund $900 000, and $15,-156.39 remains to the credit of Profit and Loss Account. The total surplus of the Company—which these two latter amounts constitute—is therefore, $916,156.39, and deducting from this the amount estimated as necessary to reinsure or run off all existing risks, say $546,506.64, a net surplus remains over Capital and all liabilities of $369,679 75.

STATEMENT OF BUSINESS FOR THE YEAR ENDING DECEMBER 31ST, 1890.

Revenue Account.

Fire premiums	$1,506,582 70
Marine premiums	715,082 49
	$2,248 615 19
Less re assurances	588,128 30
	$1,660 486 89
Interest account	43,367 18
	$1,703,854 07
Fire losses, including an appropriation for all losses reported to Dec. 31st, 1890	$ 665,071 26
Marine losses, including an appropriation for all losses reported to Dec. 31st, 1890	368,274 07
General expenses, agency commissions, etc	115 383 52
Balance to profit and loss	155 125 19
	$1,703,854 07

Profit and Loss Account.

Balance from last year	$ 12 286 41
Profit for the year	155,125 19
	$ 167,411 60
Dividend paid July, 1890	$ 25 000 00
Dividend payable 5th January, 1891	25 000 00
Written off Securities	26 225 21
Carried to Reserve Fund	75 000 00
Balance	16 186 39
	$ 167,411 60

Assets.

United States and State Bonds	$ 479 525 00
Dominion of Canada Stock	211 417 50
Loan Company and Bank Stocks	151,577 40
Company's buildings	65,000 00
Municipal Debentures	80 269 23
Cash on hand and on deposit	277,209 51
Bills receivable	34,509 27
Mortgages	16 456 60
Reassurance losses	43 642 36
Interest due and accrued	4,989 50
Agents' balances and sundry accounts	210,918 82
	$1,555 665 19

Liabilities.

Capital stock paid up	$ 500 000 00
Losses under adjustment	114 478 80
Dividend payable 5th January, 1891	25,000 00
Reserve Fund	800,000 00
Balance profit and loss	16,186 39
	$1,555,665 19

A. M. SMITH, President.
J. J. KENNY, Managing Director.

Western Assurance Office, Toronto, February 9th, 1891.

AUDITORS' REPORT.

To the President and Directors of the Western Assurance Company.

GENTLEMEN,—We hereby certify that we have audited the books of the Company, 1890, and have examined the vouchers and securities in connection therewith, and find the same carefully kept, correct, and properly set forth in the above statement.

R. R. CATHRON,
JOHN M. MARTIN, F.C.A. } Auditors.

Toronto, February 9th, 1891.

In moving the adoption of the report the President said:

The annual report and accompanying accounts which you have just heard read present, I think so clearly the result of the business of the past year, and so satisfactorily the condition of affairs at the close of the year, that it is scarcely necessary for me in moving the adoption of the report to do more than congratulate you upon the happy auspices under which we meet at this, the fortieth annual gathering of the shareholders of the company. There is one item in the accounts, however, to which it may be well to refer particularly. I allude to the amount written off securities in order to enable us to place them in the Balance Sheet, as has always been our custom, at their market value on 31st December. You are aware that just at that time the prices of stocks and bonds generally were much depressed, and the fact that our securities were affected to such a comparatively slight extent is perhaps the best evidence that could be offered as to the character of our investments. Moreover, I think we are safe in assuming this as merely a temporary depreciation, and that the former values will be, as indeed some have already been, regained.

It may be permitted to say also that, interested as I have been in this Company since its organization—for forty years as a stockholder, for nearly three years as a director, and for the past eight years as its president—it is with a feeling of pride, which I think is pardonable, that I regard the position which the Western occupies at the head of the financial institutions of this country and among the insurance companies of this continent. Organized, as it was, at a time when the popular belief existed that indemnity for losses by fire—or in fact from death or any other calamity which might be provided by an insurance policy—could be obtained only from the other side of the Atlantic, it had secured at the end of its first ten years of struggle for existence against this popular delusion an annual premium income of only some $60 000. The twentieth annual report shows that it had accumulated a surplus at the close of its thirtieth year its income exceeded one million dollars per annum; and having thoroughly established its position at home it had extended its field of operations beyond the limits of Canada. It is now entering upon its fifth decade with an income of nearly a million and three-quarters, derived from all the provinces of the Dominion and from the United States, as well as from some of the British West India Islands; with cash assets of upwards of a million and a half; with a profit balance on its last year's transactions of over $150 000; with a corps of tried officers and agents loyal to the company and its interests; and, if I may say it without egotism with an experienced Board of Directors, several of whom may claim to be veterans, and not likely to be frightened by "fire," even though it may come (as it sometimes does through conflagrations) in "volleys" rather trying to the nerves.

Permit me to say before closing my remarks that—under a kind Providence—I feel that we are indebted in no small degree to the wisdom and untiring energy of our Managing Director and his able staff of assistants for the high position that our Company now occupies in the estimation of the insuring public.

Mr. George A. Cox, Vice President of the Company, in seconding the adoption of the report said:

The satisfactory nature of the report now submitted for your approval, and the full explanations of the President in moving its adoption, leave but little for me to say. There is, however, one important item in the report, to which reference has not been made, and that is the very substantial addition of no less than seventy-five thousand dollars to the Reserve Fund. With net earnings for the year equal to thirty-one per cent. of our paid-up capital, it was not unreasonable that the question should arise, Are you only going to pay a ten per cent. dividend, less than one-third of your net earnings? but I am sure the shareholders and the public will appreciate the prudence and recognize the necessity of providing in good years like this for less fortunate ones, when we are called upon to meet exceptional losses by conflagrations such as have occurred, and in all probability will occur again.

It is very satisfactory to know that after fully providing for our re-insurance fund, which takes $546,506 64, we have a net surplus over and above our capital and all liabilities to the public equal to about 75 per cent. of our paid-up capital.

The splendid position of the Western on its fortieth anniversary fully justifies the President in feeling proud of the Company and proud of his long and honorable connection with it; and I shall be happy to share little in the same way. The best standard by which to judge a Company is the relative position it occupies at home, and the Western for many years has stood in the very front rank, its income from fire and marine premiums in Canada exceeding that of any other Company doing business here—English, American, or Canadian—and what is still more gratifying, its loss ratio on its Canadian business is considerably below the average of both home and foreign Fire Insurance Companies making returns to the Dominion Insurance Department.

I very heartily concur, Mr. President, in all that you have said as to the obligations we are under to our Managing Director, who brings to bear upon the business of the company a thorough and ever-increasing knowledge of the insurance world and the insurance business in all its details. It is to his intelligent and close supervision of the company's interests and to his efficient and well selected staff that we are largely indebted for the position that we are so proud of to-day. I have much pleasure in seconding the resolution for the adoption of the report.

On motion of Mr. A. Nairn, seconded by Mr. William Ross, a cordial vote of thanks was passed to the President and Board of Directors for their services and attention to the interests of the company during the past year.

Messrs. F. J. Stewart and J. K. Niven having been appointed scrutineers, the election of directors for the ensuing year was proceeded with, which resulted in the unanimous re-election of the old board, viz.—Messrs. A. M. Smith, George A. Cox, Hon. S. C. Wood, Robert Beaty, A. T. Fulton, George McMurrich, H. N. Baird, W. R. Brock and J. J. Kenny.

At a meeting of the Board of Directors held subsequently, Mr. A. M. Smith was re-elected President and Mr. George A. Cox Vice-President for the ensuing year.

The Wabash Line

Is the shortest and quickest route from Can ada to Chicago, St. Louis, Kansas City, California, Mexico and all points west and south, the only line running free reclining chair cars from Detroit to St. Louis and Kansas City. The Wabash runs the finest sleeping and parlor cars in the world. Ask your nearest ticket agent for tickets via this route. J. A. Richardson, Canadian Passenger Agent, 28 Adelaide street east.

Almost an Insinuation

She—It is awful chilly in this room; it is so cold that my teeth chatter.

He—It's all your own fault if your teeth chatter. Why didn't you buy a set that fitted?—*Texas Siftings.*

To Correspondents.

(Correspondents will address—"Correspondence Column" Saturday Night Office.)

Rosalie.—See Leo.

Therese.—See Sibyl and Ma jorie.

Romero.—This shows order, merriment, candor and intuitive perception.

Pee Rex.—Wit, carelessness, impulse, originality and sensitiveness are shown here.

O. A. G.—You are probably reserved, somewhat candid, methodical, independent and conscient.

Dick.—In this I see independence of thought, charity, some shrewdness and delicacy of thought.

W. F.—For a beginner in electricity Sylvanus Thomson's Elements of Electricity will be the best book.

Gipsy.—This shows deliberation, a vivid fancy, fondness for admiration, warmth of heart and courage.

Can D.—It pays, but I cannot say what percentage. Write to Charles R. Pope, United States Consul.

Folklore of Birds.—Frankness, uncalishness, warmth of heart and strength of purpose are noticed in this.

Clarissle Maude.—Self-esteem, breadth of thought, energy and tenderness are noticeable in this writing.

Leo.—This writing shows good imaginative power, fair energy, kindness of heart and a susceptibility to flattery.

Critic.—See answer to Mephisto. 2. Your writing signifies reserve, order, shrewdness, upright intentions and energy.

Norman.—Writing shows carelessness, languor, self-assertiveness and merriment. Read answer to Tip Burns.

Teresa.—In this writing I see method, fondness of social life, vanity, independence of thought, candor and self-esteem.

Sibyl and Marjorie.—In this writing tenderness, vivacity, energy, originality, self-reliance and a captious temper are noticed.

Mur el.—This writing points to a great deal of ambition, but a serious amount of vanity. You are too imaginative and not decisive enough.

A. L.—You are vain, somewhat careless, indecisive, generous, good humored and honest in purpose. It is too careless to be very legible.

Turk, Almonte.—This indicates mirth, energy, lightness of heart, capacity for sustained effort, independence of thought and considerable self-esteem.

Tiddledy-Winks.—You are mirthful, not sensitive and not very sympathetic, but of good executive, and fond of admiration. *Mignon's* remains yours.

Prairie Jack.—Yes, it is best to call, after any hospitality. This writing shows intuitive perception, decision, considerable warmth of heart and sympathy.

America.—Yes, black has been used for infants' cloaks, but it is in very questionable taste, I think. The little ones look so much prettier in white, or at least delicate colors. You are just, energetic, somewhat careless, and very selfwilled.

Enna.—I am sorry, but the poem is not up to the mark. You have in too many instances sacrificed the sense for the rhyme. You would probably do better in prose. 2 The writing shows fair energy, some self-assurance and self-esteem.

Thomas of Detroit.—Your writing displays some calculation, a little vanity, reserve, candor, determination and freedom from ostentation. The enclosed exhibits tenderness, generosity, sincerity, some indecision and good enterprise with fair ambition.

Hamilton.—It is quite correct and very considerate of a lady to remove her hat at a concert, opera, or theatre, and she looks better when not in full dress, except for extraordinary occasions. The writing is indicative of ambition, method, unselfishness and honesty.

Mephisto.—Emma Abbott was born in Chicago in 1851, and died on January 4, 1891. Her wealth has been variously estimated, and is said to have been one million, five millions and all the way between. Your writing shows splendid tact, gentleness, some vanity, reserve and method.

Ave Atque Vale.—It did not seem to me that the writer was a fiend, and you know much tendemess is often times hidden in the heart. The name I like—it is also mine—and I should like to think that perhaps you misjudge her a bit a. Thank you for writing me about it, as I asked you to do.

Hamilton.—Yes, I think you had best exhibit your work. If you can see people personally and speak with them of what they need and admire, you would be able to offer them what which would agree with their tastes. Your writing displays sensitiveness, order, caustic wit, enterprise and sympathy.

Nellie Evans.—Your writing indicates self-will, humor, generosity, lack of order and a great deal of tenderness. The enclosed shows refined taste, fondness of correct dress, a tendency to vanity, quick tact and decision, shrewdness and some selfishness. I would not like to make any decided statements with regard to your character.

Hilda E.—Your assurances of correct delineation are very gratifying. This writing betrays strong self-will, ambition, an erratic disposition, warmth of heart and much fondness for social life and strength in friendship. 2. Loving any one will make us more unselfish, and one cannot be happy if they are selfish. Is that what you mean?

Quarre.—Perhaps your friend is better now. It is some time since you wrote, though I have only come upon your letter. You will find Rudder Grange, by Frank Stockton; The Fair God, by Lew Wallace, and "The Light That Failed," by Rudyard Kipling, very well worth read, I think. This writing shows readiness of temperament, vigor of understanding, tact, enterprise and wilfulness.

Jean.—Your writing shows indecision, affectionate disposition, some vanity and considerable ambition. The brow shows perspiration, the eyes shrewdness and merriment, the eye brows selfishness, the ears imaginative disposition, a strict and flippancy, the mouth resolution and pride, while the chin shows determination. The character is denoted by eyebrows and mouth. Am returning the photograph

Nonesuch.—1. Your writing shows a moody temperament, impulse, generosity, strong self-will and determination; I would not like to make a positive statement with regard to your talents. Earnest work is the only key to success. 2. This indicates considerable reserve, timidity of manner, good executive ability and self-control. 3 Playfulness, good executive ability, self-esteem and some ambition are shown in this writing.

Phyllis Marguerite.—Number one exhibits thoughtfulness, strength of purpose, an artistic eye, tact, good judgment, sensitiveness and splendid powers of endurance. You are merry-hearted, but sometimes your gaiety is followed by sober thought and a distrust of your own ability and powers. Number two exhibits vivacity, evenness of temper, generosity, indecision and some flippancy. Am returning the photographs.

Gracey T.—I am glad to receive letters in which some bright gleams mice wise things in a thoughtful way. You are entertaining but not a good guesser, my dear. She is stalid and somewhat crabbed, I fear. The poem, Beautiful Snow, was written anonymously, and I do not think Bill Nye was ever credited with its composition. I rather think that the unny William Edgar would be somewhat surprised at learning that he was accused of a "heart poem." Your writing shows tenderness, candor, generosity, some self-esteem and easiety.

Emily.—Your name signifies a winning manner, and I should judge from your letter that you were well-named Marion. on the contrary, means bitterness, and I trust that your daughter is unlike the name. As to the information, it requires only patience and access to well-equipped libraries to find out a good deal. Your writing shows some vanity, strength of purpose, good executive, merriment and hasty temper. Number one shows determination, coldness of heart, some reserve, indecision, fair endurance and a slight degree of petulance. Number two shows impulse, vivacity, carelessness, some selfishness, fair will, fondness of gaiety and a little flippancy. Number three shows warmth of heart, refinement of taste, good imaginative power and decided ability.

Tip Burns.—My dear little correspondent, I am pleased to know that I can give you assistance, and that you want to write me again and again. I shall welcome you on your fourth visit quite as warmly as upon this occasion. 2 It is not possible to increase the growth or weight of the hair by any quick method. You must keep the scalp clean, the hair dainty and the roots vigorous by good care. Do not wash the hair too often, but sponge the scalp with bay rum and water, brushing the hair and head to induce a healthy circulation and keep the hair free from dandruff or dust. 3. Your writing shows an impulsive, generous nature, but I should think that you were very hasty in temper, a little domineering and decisive in action.

A Chief of Police.

There is no body of men more liable to suffer from exposure than the police. But as an example of how they got rid of their maladies, the following is cited: "I suffered with neuralgia in the head, but found instant relief from the application of St. Jacobs Oil, which cured me." E. P. Bellinger, Chief of Police.

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Cure your Cough before you are beyond reach of human care or skill. Ayer's Cherry Pectoral, properly administered, is a certain and speedy cure for all Throat and Lung troubles. It is not a mere syrup, or cheap cough mixture, but a scientific preparation of great merit. "I used Ayer's Cherry Pectoral, last spring, for a severe Cough, and for Lung troubles, with good effect. It completely cured me. —Harvey Baughman, Proprietor Globe Hotel, Mt. Gilead, Ohio.

DELAYS ARE DANGEROUS.
After other medicines failed, I was speedily cured of a dangerous Cough by the use of two bottles of Ayer's Cherry Pectoral. —W. J. Chaplin, Pastor of the *New Covenant Church*, Chicago, Ill.

About five years ago I suffered from a very obstinate Cough, from which I was unable to obtain relief. I was finally persuaded, by a friend, to try Ayer's Cherry Pectoral, and, before taking half a bottle of this medicine, was entirely cured. Since then I have used it whenever needed, and always with good effect. —Charles Meacham, Westfield, Mass.

Ayer's Cherry Pectoral is the best remedy I have ever found for Colds and Coughs, or for Throat and Lung diseases. I have used it in my family for many years. It always effects speedy cures. —J. P. Depoy, Londonderry, Ohio.

A few weeks ago I took a severe Cold, which, at first, I neglected to care for. In three days it affected my Lungs, and I became extremely ill. Breathing was most difficult and painful, and my family physician, not due to the house, sent directions that I should take Ayer's Cherry Pectoral. I was promptly relieved by the use of this medicine, and, after taking only one bottle, was entirely cured. —Andrew J. Davis, Atchison, Kansas.

Two years ago I suffered from a severe attack of Bronchitis. The physician attending me became fearful that the disease would terminate in Pneumonia. After trying several medicines, without benefit, he finally prescribed Ayer's Cherry Pectoral, which relieved me at once. I continued to take it, and, in a short time, was cured. —Ernest Colton, Logansport, Ind

Ayer's Cherry Pectoral,
Prepared by Dr. J. C. Ayer & Co., Lowell, Mass. Sold by Druggists. Price $1; six bottles, $5.

THE TORONTO SATURDAY NIGHT

EDMUND E. SHEPPARD - - Editor.

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Subscriptions will be received on the following terms:

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THE SHEPPARD PUBLISHING CO. (LIMITED), Proprietors

VOL. IV] TORONTO, FEB. 28, 1891. [No. 14

Music.

The Pavilion was occupied by a very fair-sized audience on Thursday evening of last week, when Heintzman's Band made its first bow under its new director, Mr. Herbert L. Clarke, whom everybody knows as the cornet soloist. The band made a fine appearance on the platform, and Mr. Clarke has every reason to be pleased with the results of his season's work. First of all, its tone is full and massive, blending finely in quality, and then the attributes which show the director's work, such as precision and phrasing, were very noticeable. In the finer work, such as the Oberon overture, there might have been a little more soft playing here and there than there was. The Tannhæuser march was excellently played as was the Jubel overture. Mr. Clarke has cleverly worked up the Hizzicato Polka to a concert success, and also played his own arrangement of the well-known Scharwenka Polish dance.

Mrs. Mackelcan sang at her best, and shows her charm of both voice and style undiminished. Her Lucy Gray is a dramatic story, and Mrs. Mackelcan invests it with strong feeling. Equally successful was her Unless. As encores she sang To-morrow Will Do, and Who's That Calling, with archness and spirit. Miss Minnie Gaylord has a very pleasing presence, and a pretty, very sweet soprano voice of accurate intonation and great compass. She sings in good style and with taste and judgment. Her songs were Waiting, and Emmett's Cuckoo Song. She sang the yodel in the latter clearly and neatly. The encore songs were You, and Robin Adair. Mr. E.W. Schuch gave an effective rendering, with band accompaniment, of The Lost Chord, and Golden Land, with Out on the Deep as an encore. Mr. W. E. Ramsay was even more than usually successful, double encores rewarding each effort. The accompaniments were excellent, played by Mrs. W. E. Ramsay, Miss Jennie Cooke and Miss Maggie Dunlop.

The popularity of Mrs. Caldwell and of Miss Jessie Alexander never wanes. A proof of this was to be found in the large audience which assembled in the New Richmond Methodist church on Friday evening of last week, in spite of the inclement weather, when these ladies, assisted by Mr. Arthur Depew, gave a recital. The evening was found all too short by those present, even though nearly every number carried with it an encore.

Mr. W. Edgar Buck has charge of the annual concert of the Canadian Order of Foresters, which will be given on Tuesday, March 10. He has the following artists upon his programme: Miss Hortense Pierse of New York, soprano; Mr. W. H. Riegger of New York, tenor; Miss Alexa Ramsay of New York, elocutionist; Miss Maud C. Fuller, contralto; Mr. Thomas Martin, solo pianist; Mr. B. L. Faeder, solo violinist; Mr. W. Edgar Buck, basso; and Miss E. H. Mockridge, accompanist.

All members of the Canadian Society of Musicians will remember the genial face of Mr. Frank B. Fenwick, formerly of Owen Sound. He is now in Victoria, B. C., in charge of the organ of St. Andrew's Presbyterian church in that city, with a large and efficient choir. Mr. Fenwick recently sang the tenor solos in the Messiah very successfully at Tacoma, Wash. METRONOME.

The Drama.

The performance of J. K. Emmet at the Academy of Music last week, attracted many to see this old-time favorite. It must be confessed that a large number were somewhat disappointed. Instead of the erstwhile Fritz, whose voice was as the carolling of song birds, and his motion as graceful as their flight, they found an older Fritz with a harsher voice, a step less nimble and a magnetism less potent. However, there was many a disused heart chord stirred by the sound of his voice, and after the harsher voice of the present had ceased to sound, the tune that continued within, was the lilting lullaby of long ago. His play, Uncle Joe, is not in any sense dramatic, and serves but for the introduction of his special features. It is all very pleasant, with its pretty children and its big dog; but it was not this that was wont to draw crowds to Emmet's performance. It was the personality and magnetism whose powers are on the wane.

The French Spy or the Fall of Algiers has been given at the Academy this week. It is a sad muddle. It is supposed to be founded on the seige of Algiers by the French, keeping the acting of a dumb French spy in the foreground. Mlle. Adele La Gros essays the impersonation of the title *role*, which she manages creditably to carry. Although not saying a word throughout the performance, she does the part well by her splendid pantomimic powers. In the sword combat with Paul Caseneuve, who takes the part of the wild Arab, she commands admiration for her endurance. Different dances, such as part of the gavotte, the castanette, hornpipe, etc., introduced during the first and second acts were done so well that the rest of the performance fell rather flat. Prince Pharaoh was pretty well up to the mark.

At Jacobs & Sparrow's this week, An Irishman's Love, a melodrama of five acts, by J. H. Lester, has been given. Irish plays, or plays with a fair Irish character in them, always find crowds to welcome them. This company possesses a good supply of comedy. The Irish dances, led by either violin or bagpipes, make time pass very pleasantly. Some of the hanging scenes are effective. A word might be said of little Dot Clarendon. For a child so young, striking precocity is shown in her good gesturing and acting. Mr. Patrick Mile played the leading part of Teddy Brannigan and Miss Lida Holden Lester very prettily acted the part of Eileen O'Donnell. Some of the scenery was very pretty, notably the River Lee by moonlight.

Mr. S. H. Clark, elocutionist, Mrs. Annie Fralick-Clark, soprano, Mr. Harold Jarvis, tenor, and Mr. A. Dupew, pianist, have formed a combination to supply churches and other organizations with a programme of rare literary and musical merit. Before her removal to Toronto, Mrs. Clark was one of the leading church sopranos in the east. Her specialty is ballad singing. The organization cannot fail to be popular.

The Grand Opera House has been closed this week.

DRAMATIC NOTES.

Sol Smith Russell has bought a corner lot in upper New York. Artistic, emotional comedy pays.

They were two real bad young men and they had gone out to get a clove between the second and third acts of "Mr. Potter of Texas." "Say," remarked the first bad young man to his companion, "his Potters is a looloo, ain't he?" "Outersite," replied the second bad young man, "but yoresee his wife. She played in 'Anthony and Cleopatrer' once up to Palmer's and she wasn't in it!" And of such are the glories of histrionic fame.

Statistics are not always uninteresting. For example: Of three thousand theatrical organizations that went "on the road" this year, seven hundred and eighteen survive. Of the seven hundred and eighteen, the greatest number—two hundred and thirteen—present farce-comedy, and society plays are next, with one hundred and ninety. Then come: Comedy-drama, one hundred; magicians, twenty-three; opera, twenty-two; standard tragedy and minstrels, eighteen each; horse-shows, six; educated animals, three; and pantomime, two.

The *Mirror* says that during John L. Sullivan's recent Chicago engagement, the night before the great Dempsey-Fitzsimmons fight, the story goes that Boston's pride had seer several of his friends before the performance and was feeling exceedingly cheertul. At one portion of the scene his lines were, "Never mind, mother, I'll take care of you." When the time came for him to make this speech he strode to the footlights, and striking an attitude, shouted "Dempsey will lick this here bloke Fitzsimmons because I'm an American and he's an American, see?" Then he stalked back to the centre of the stage and said: "What I just said goes, but never mind, mother, I'll take care of you."

There is a story told of Bishop Potter and Mrs. James Brown Potter which is funny. Bishop Potter is the son of the late bishop of Pennsylvania, Alonzo Potter, who was one of the most eminent men in the Episcopal Church, and the nephew of the late bishop of New York, whose assistant bishop he was for a long time. The adoption of the stage by Mrs. James Brown Potter was extremely distasteful to all the Potter family, and the present bishop was asked to use his influence. He saw the would-be actress and talked with her in vain. At last he hinted that, if she must go on the stage, she might take some other name. "What!" she exclaimed, "abandon the name I have made famous!" The bishop was dumb.

In spite of the truce between Gilbert and Sullivan, the enmity between them is said to have grown more and more bitter on Gilbert's side with the lapse of time. Of the men's characters, Mr. Sun says: "Mr. Gilbert has always been quarrelsome, but his increasing years have made him more and more acrimonious, until nowadays, if the gossip of London is to be believed, he has reached the point where half the people in the theater are afraid to speak to him. He has had three rows which have attracted newspaper attention in London within as many months. His wit always had a satirical twist, and now it has become saturnine and cutting. There seems to be some ground for the belief that he will satirize his former partner, Sir Arthur Sullivan, in a new opera. Just before the production of Ivanhoe, a famous London journalist took lunch with Sullivan, and subsequently described that distinguished musician as a 'man who gives one the impression of having suffered great disappointments, and whose health is evidently very poor; yet, with the most genial, affectionate, and wholesome nature in the world. He is the most peaceable man on earth.'"

Blanche Roosevelt—one of General Sherman's protegees—gave a reception at a hotel in New York city one night, at least eight or nine years ago, says a writer in the *Dramatic Mirror*. The General did not arrive until midnight. He had occupied a box at the Academy, where Mapleson was kiting Italian opera. When he had laid aside his military cape, the hostess suggested that he might like to listen to some music. She asked a sissified chap, whose painfully manicured fingers had been tripping over the piano keys the greater part of the evening, to play something. The curled darling gave a twist to the stool and said in lisping accents: "What kind of music do you like, General—a *morceau* of Chopin, something by Mozart, or just a wee bit of Beethoven?"

"Any kind except piano music," said the General carelessly, after surveying the musician for a moment.

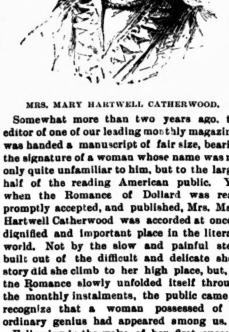
Then Miss Roosevelt's mamma observed: "The General wants to hear you sing, Blanche, dear. You know your voice always soothes him."

"Excuse me, madam, but I don't care for any music to-night. I've just heard Patti in Lucia."

This seemed severe, but the good old General didn't mean to be rude. He spoke frankly—that was all; he wished to go home and to his dreams with the *diva's* bird notes still thrilling in his ears.

A dramatic company known as the Peerless is on tour in Colorado. Of late, says the *Clipper*, they have been playing with candles for footlights, and no stage, where snow drifts through cracks in the dressing-room; where they pay $1.50 for general admission; where man's hearts are larger and where less thought is given for a hundred cents than in any other country on earth. One of the troupe adds: "Especially was this the case in the little camp of White Pine, twelve miles from the railway, in the heart of the Rockies, and nestling at the foot of the mountains in what is known as Tomichi gulch, with the creek of Tomichi flowing below it, as a wild mountain torrent only flows, and the majestic summits of Ouray and Monumental mountain frowning on it from an altitude 14,000 feet above sea level. Here they pay transportation to and from the railroad, and board you for nothing if you will only give them a show. While at this camp we met Frank Rivers, an old minstrel and circus man, with whom the company boarded there. He is a character, and it would take a Dickens to describe him. He was never tired of amusing us with anecdotes of old show days, and kept us in roars most of the time. His wife, a pleasant motherly woman, did all in her power to make us feel comfortable and at home. It was with regret that the boys left such a home-like place, mounted the old stage coach, and settled themselves for a cold ride down the gulch bottoms, with the thermometer 23 degrees below zero.

A Writer of Canadian Stories.



MRS. MARY HARTWELL CATHERWOOD.

Somewhat more than two years ago, the editor of one of our leading monthly magazines was handed a manuscript of fair size, bearing the signature of a woman whose name was not only quite unfamiliar to him, but to the larger half of the reading American public. Yet when the Romance of Dollard was read, promptly accepted, and published, Mrs. Mary Hartwell Catherwood was accorded at once a dignified and important place in the literary world. Not by the slow and painful steps built out of the difficult and delicate short story did she climb to her high place, but, as the Romance slowly unfolded itself through the monthly instalments, the public came to recognize that a woman possessed of no ordinary genius had appeared among us.

Following in the wake of her first success, which was as great in England as America, came demands from appreciative editors for other novels, for children's stories, for poems and articles—whatever her fine brain and quick pen could produce for her numerous and appreciative readers. Doubtless, though she knew her power and looked for success, when the brilliant triumph did come, this gentlewoman enjoyed the keenest delight of surprise and pleasure. In nearly every branch of periodical literature appeared her name, and as readily as she had written the Romance came shorter bits of fiction, terse, clever articles, and the most charming of tales for childish hearers. The Blue and Gold Man-child, The Children of Ha Ha Bay, The Belle of St. Anne, are only a few of the many that in the short period of two years have been produced and published. They are stories full of strength and beauty—poetic, graceful, and artistic even to their very names.

Yet this list does not include her latest and perhaps most vigorous work, The Story of Tonty, which, though fine and authentic history, reads with the sweet smoothness of an essay, and is brightened and humanized by the golden light of romance shining throught it. To Mrs. Catherwood's versatile talents we owe much for her discovery of a comparatively unknown and unappreciated type of humanity, of a noble and picturesque country, and of a history and traditions worthy of description and commemoration. Though from earliest youth of a studious and artistic nature, it was not till she first visited and knew the great country lying north of our states, and the strange, quaint inhabitants thereof, that she felt impelled to write down the stories of their lives and land.

Just six years ago, while on a visit to the family of the American Consul at Sherbrooke, Mr. Catherwood first became interested in Canadian subjects. She made a close and special study of the history of the French *regime*, and so did her enthusiasm communicate itself to others that eminent historians lent her their aid. Dr. John Boudinot, Mr. Francis Parkman, Dr. George Stewart, and the learned priest, Abbe Casgrain, possessor of valuable letters and relics of the Marquis of Montcalm, opened to her their historical libraries and ancient records of the wonderful country.

On the compilation of her last work, The Story of Tonty, which is neither more nor less than a complete history of the French explorations through Western Canada and her native State of Illinois, she expended tremendous study, thereby earning for herself a juster and securer foundation for future fame than is possessed by the average American novel-writer. But lately Mrs. Catherwood has pledged her services as one of the editors of the Chicago *Graphic*, and, removing from the quiet little village of Hoopeston, where many years of her life have been spent, she will make the big Western metropolis her home.

Born and educated in Ohio, she married early, and though a busy housewife, a devoted mother, and a very excellent member of literary and fashionable society, she closely follows her beloved profession; and in the broad, high brow, the calm eyes, and firm mouth of her gentle face, can be seen all the force, dignity, and sweetness that distinguish her as a rare woman among many.—*The Illustrated American.*

It Is All Right As It Is.

THE fashionable tailor who has undertaken to change the style of the evening dress for men is more ambitious than wise. He cannot accomplish his purpose. The greatest tailor in all the world could not succeed in that enterprise, happily for mankind.

First of all, the fashion of men's dress is not made by tailors. They may change the cut of the garments to some slight extent from year to year, but the authority which enables them to do it is not their own. They must get the approval of some man like the Prince of Wales to establish the fashion. If he should appear persistently in an evening costume such as this tailor proposes, a black dress coat with a white and brilliantly embroidered satin waistcoat and delicate lavender trowsers, the change might be effected for a short time and for a limited number of men; but not because the tailor fashioned the garments, but because the Prince wore them.

It is useless for this New York tailor to appeal to the young men of the circle called the Four Hundred to assist him in introducing the fashion. Not one of them could help him in bringing about the innovation. They have no authority in that realm. It may be humiliating to the pride of anybody in this republic whose pride concerns itself about such a matter, but the fact is indisputable that the fashion of men's costume is not set in America. It is established in London, whence even Paris takes its tailoring law, and it is the same for the whole world.

This is very fortunate, for it relieves men from the necessity of choosing among many different fashions. A man's intellect, taste, and imagination are left free to be devoted to other questions, questions of practical affairs, of politics, religion, sentiment, philosophy, art, and literature. The color, cut, and materials of the garments for his full dress are fixed arbitrarily. There is nothing for him to do except get measured.

A woman of fashion must expend much thought on her costumes if she would have them notable for their taste and adaptation to her peculiar style of beauty. She must be herself an artist in the arrangement of colors and the selection of materials and in their combination, and cannot leave the whole to the judgment of a mantua maker, no matter how distinguished for skill. The decision must rest with her alone, and if the result is artistic, the chief credit is hers and not the dressmaker's. If a woman has not this taste, she will not be distinguished for the grace, beauty, and fitness of her costumes, each one nicely adapted to its purpose and contrived to beat set off her personal charms or hide her personal defects. Hence a woman of fashion must give deep consideration to the mere subject of dress. Like a picture, it must be artistic in composition, combination, and execution, and if she possesses the gift of beauty, it will be increased by reason of it.

A man escapes all that care, for he has no option in the matter. He is saved from the danger of bad taste, because he has no chance to exercise his individual taste. He simply puts on the evening garments worn by all other men under the same circumstances, and his distinction must be in himself, not his clothes. His manly form may suggest an Apollo, and his garments may be perfect in cut and fit, but he must rely on his moral and intellectual eminence, on the grace of his manner, or, perhaps, on his material wealth, to produce a powerful impression. Lavender trowsers and a white satin waistcoat brilliantly embroidered will not help him out if he is an insignificant person. They will only serve to make his insignificance more apparent. Clad in the conventional evening costume, his mediocrity escapes observation in a crowd. He serves well enough to help fill up the room; and because his dress attracts no attention and does not divide his thoughts, he can make the most of such abilities for pleasing as he possesses. If he had to appear in a sixteenth century costume, he might become a laughing stock. Plain black garments, purely conventional in fashion, save him from the perils of obtrusiveness.

Hence all wise men, and even those who are not wise, should reject sternly the proposition of any tailor to take from them the advantage which they enjoy in their present evening dress. It may not be beautiful, but it looks well enough, and it is better adapted to the average of men than any costume ever worn in past centuries. Suppose knee breeches were introduced, what makeshifts would they necessitate on the part of men with thin legs or crooked! It is said that a thoroughly shapely leg is not a frequent manly possession; but as the fashion now is, that does not matter. The attention of society engages itself only with the beauty of such legs as the power of intellect which beam forth in the countenance and the refinement and high breeding which express themselves in the manners and carriage.

The existing fashion of men's full dress garments is one of the great triumphs of modern civilization. We do not believe it can be improved upon. Wherever civilization goes it follows as a welcome tyranny, which enables men to devote their thoughts to other subjects than their clothes.—*N. Y. Sun.*

Maternal Anxiety.

Young Mother—Doctor, I wish I knew what to make of my boy. If he were handsomer I would like him to be a great actor.

Eminent Divine—Why not make him a great preacher!

Young Mother—Oh, doctor, do you think he will ever be—er—plain enough for that!—*Munsey's Weekly.*

My Loved Canadian Home.

For Saturday Night.

'Neath northern skies, 'twixt oceans vast
There lies a lordly land,
Beside whose lakes and rivers great
Majestic forests stand.
There truest freedom, hard and right,
Midst peace and plenty roam,
There's scenes with thee that can compare,
My loved Canadian home!

How sweet the bloom that tells thy spring,
Thy summer's balmy sheen;
How beauteous are thine autumn tints
Throu h glowing harvests seen.
What bracing sport when winter's snow
Doth cloak thy jewled loam,
With lavish hand doth Nature grace
My loved Canadian home!

As scion of a mighty sire
And worthy of her name,
Old England loves thee as her own
And proudly tells thy fame,
Well knowing that the Maple Leaf
From stock like Oak is grown,
And ne'er will fall the Motherland
My loved Canadian home!

Then thanks to God for all his good
And pray to merit still,
May he the health and wealth bestowed
Give grace to guard from ill,
And grant true peace and happiness
'Neath cottage roof and dome.
Oh! may he never cease to bless
My loved Canadian home!

W. SHAYBROOKE BAYLEY.

Outlooking.

For Saturday Night.

A silvery sky, a big, round, laughing moon,
Some bits of cloud that hint at snowing soon,
A pulseless, wintry world begirt by night,
Cold, passionless white.

Nought else my window frames, no redder hue
Of life. Ah! dear and distant one, can you
Not feel the frozen world throb, melt, and beat,
Warmed by my heart's great heat?

The unrelenting leagues 'twixt you and me,
Transmit they nought of love's intensity?
Can hungry heart flames burn no pathway thro'
The frozen airs to you?

Where fairy-footed thought its way may steal,
Where love, defying distance still may feel
Soul bend to soul, as in the hours when we
First knew affinity. E. PAULINE JOHNSON.

Song.

For Saturday Night.

Never mind, love, if the distance
Spreads between us wide and vast,
Faith will bridge the dreary spaces,
Thought out-travels all at last.
Never mind, love,
Never mind.

What to us are land and sea, dear?
What to love is mount or plain?
Hearts have wings to cleave the distance,
Love bath sails for sea or main.
Never mind, love,
Never mind.

We shall meet, dear, when the moonlight
Glimmers softly from afar,
In the gloaming, when the twilight
Shadows forth the evening star.
Never mind, love,
Never mind.

Vex no more our souls with longings,
For the face we fain would see,
Weary not our hearts with pining
For the bliss that may not be.
Never mind, love,
Never mind. D F. T.

Waiting.

For Saturday Night.

The last tinted flush from Day's tired cheek is fading,
The night-wind soughs low through the leaf-laden bower,
The dream-crowded stars from their slumbers are waking,
And lend a soft radiance to this hallow'd hour
To make the night pleasant for thee,
And listen, I'm waiting for thee.

The o'er restless wave as it sweeps o'er the pebbles
Is chanting thy praises in monotone mild
Night's spirit hath flown o'er Elysian meadows,
And heavenly perfumes to earth has beguil'd
To make the night pleasant for thee,
And listen, I'm waiting for thee.

List! like the tread of some spirit transcendent,
Thy footsteps fall fleet upon mother earth's breast.
Lo! nature is waiting with me to do honor
Unto thee, my love, as she only knows best.
To make the night pleasant for thee,
And past is my waiting for thee. A. L. MCNAB.

An Afterthought.

'Twas in the garden chatting
Among the mignonette—
She with her mowy tatting,
I with my cigarette.
I still can see her fingers
Flit softly in and out:
With rapture memory lingers
To view her lips a-pout.

A happy sunbeam glancing
Upon a wayward curl
Set every pulse to dancing,
And turned my brain a-whirl.
And when she looked up shyly,
I could not help, you see,
But stoop and kiss her shyly,
Behind the apple tree.

Strange that some mote forever
Should come in my eye of blue!
Though conscious I had never
Yet won so sweet a kiss,
Alas! the act of plunder
So gracefully she bore,
I could not choose but wonder
Had she been kissed before.

Comedy.

They parted, with clasps of hands,
And kisses, and burning tears.
They met in a foreign land,
After some twenty years.

Met as acquaintances meet,
Smiling, tranquil eyed;
Not even the least little beat
Of the heart upon either side.

They chatted of this and that,
The nothings that make up life;
She in a Gainsborough hat,
And he in black for his wife.

Ah, what a comedy this!
Neither was hurt, it appears;
Yet once she had leaned to his kiss,
And once he had known her tears!

THOMAS BAILEY ALDRICH.

Noted People.

Seventy years have elapsed since Keats died, the date being February 23, 1821.

Mrs. Edison, wife of the inventor, is a good musician and she and her step children constantly practise together.

George Bancroft published a book of poems in his youth, and later in life bought up every copy of the work he could lay his hands on.

Mrs. Mary Hartwell Catherwood has accepted an editorial position on the Chicago *Graphic*, and will henceforth reside in that city.

Miss Gertrude Rives, a sister of Mrs. Amelie Rives Chanler, who is reported seriously ill in Paris, says the reports about her sister's condition are greatly exaggerated.

One of New York's richest women in real estate is Miss Collender, who has an income of $60,000 a year. She is about thirty-five years old, is tall, slender and pretty, and possesses a fine voice.

W. A. Stephens of Owen Sound died on February 21. He has long been spoken of as the veteran poet, having published the first book of poems given to Ontario. Mr. Stephens was born in Belfast, Ireland, and was eighty-two years of age.

Miss Julia Fletcher, author of "Kismet" and other novels more or less popular, is tall and handsome, about thirty years old, with large dark eyes. She has a rich, musical voice, and converses with great fluency. She has been abroad ten years, chiefly in Italy.

The Mikado of Japan is to visit Wiesbaden next summer, partly for the waters and partly for the spectacle "of innocent merriment." Six villas have been engaged for the Emperor and his suite, which will comprise at least sixty persons. No Mikado has ever before left his own dominion.

Edison, in speaking to the employees at the Ogden Iron Mines, at Dover, N. J., a few days ago, said: "Boys, wait until next winter, and we shall have no snow to bother us upon this hill. During the coming year, I shall invent electric and sunlight reflectors that will melt the snow as fast as it falls."

Napoleon I. cared less for cards than chess, at which he believed himself to be a very good player, none of his courtiers daring to come off conqueror in the game. But one fine evening the Cure of Fontainebleau, having been asked to be the Emperor's opponent, gave him a beating, to Napoleon's intense astonishment.

Edmund Ney of St. Louis, grandnephew of Marshal Ney, says he is probably the only descendant of the famous Marshal in the United States. He has been in this country sixteen years, and after investigating a number of claims of persons who said they were relatives, always found there were no grounds for such claims.

During Mrs. Cleveland's recent stay at Lakewood, the mysteries of the culinary department were shown her by the *chef*, M. Laperrugue. Their conversation was carried on entirely in French, as the *chef* does not speak English, and he was afterward pleased to declare that Mrs. Cleveland has the true Parisian accent.

Gen. Sherman used to tell that while traveling in Ireland he was once serenaded by a local band in Cork. To his surprise and delight the musicians played Marching Through Georgia. He inquired where they had heard the tune, and was further surprised to hear that it was a very old Irish air, the origin of which was lost in the mists of antiquity.

Mr. James Russell Lowell selected the two hundred volumes of English literature that have been presented to the library of the Harvard Annexe by Mrs. Putman. Each volume is elegantly bound, and has these words on the label: "From Harriet Putman, in memory of her mother, Mrs. Anna Lowell." The collection is not only a beautiful memorial but is of course highly useful.

The mad king of Bavaria sometimes smokes as many as a hundred cigarettes a day. For each cigarette he uses an entire box of matches, touching off the others to see them burn after he has used one to secure a light with. He has a new suit of black broadcloth made for him twice every week, but he never uses a handkerchief, towel or napkin. He refuses to go near water, and never bathes.

Julian Hawthorne, the novelist, is a living refutation of the oft-repeated statement that great men's sons are nobodies. In appearance, Mr. Hawthorne is like the modern edition of his renowned father, is six feet high, a broad-shouldered, genial man of four and forty, very fond of salt water, and especially of yachting. His home is in Sag Harbor, and he has a large family of daughters, who wear æsthetic costumes. Mrs. Hawthorne is a sister of George Parsons Lathrop.

Jerome K. Jerome, the author of Three Men in a Boat, was born in 1861. Owing to a change in his father's financial position, consequent on the inundation of the Jerome mine at the Cannock Chase Colliery, he became a clerk at the Euston offices of the London and North-Western Railway Company. Leaving this occupation for the stage, Mr. Jerome acted at Astley's Theater and in the provinces. Then the journalist's career attracted and for a time satisfied him, after which he became successively a tutor and a shorthand writer for a firm of Parliamentary agents. Finally, before he gave himself up to literature, Mr. Jerome entered a solicitor's office, where he remained till 1889.

Mrs. Isabella Bird Bishop, the author of Unbeaten Tracks in Japan, has returned to England after a futile endeavor to visit Lhassa, the capital of Thibet. By her late husband's will, Mrs. Bishop was required to establish a hospital "in one of the remote corners of the earth," and to bequeathed a large sum for this purpose. It was on her return from founding this hospital in Cashmere that Mrs. Bishop made the attempt to penetrate into Thibet as far as the holy city of the Buddhists. No violence was offered her, but she was assured that every official who assisted her would be executed, and every district that received her fined, so that she reluctantly relinquished her design.

Brewing Mischief.

HIGH arched above the long ravine bent many branches. The winding floor beneath was carpeted with glittering snow. Each stalk was white as a fairy ghost and each frosted arch sparkled like the opening of a cave into Fairyland. Through the white branches fell the soft light of the winter's moon, and along the broad pathway their shadows wavered.

From the drooping branches of the pines looked tiny elfin faces, each graceful stalk bent with the weight of elfin forms and on each glittering crystal danced a pair of elfin feet. The Queen elf sat alone upon a broken lily stem, and above her head circled a crystal wreath of wild aster blossoms. Her elbows were upon her knees, and her face in her hands. Her eyes were full of mischievous light. An artist once saw her and drew her as she sat, for on the last night of the year she goeth about with her elfin crew through all the earth, brewing the mischief of the year to come.

Now in the world of men there is no emotion, no phase of feeling and no thing whatsoever that forms not mirth for this elfin tribe. Their faces are wrinkled in perpetual merriment and their eyes wander hither and thither seeking mischief.

They held a great council in this ravine, and their voices arose in clamor. But the queen sat silent, looking with level eyes, and waited. Her tiny ears caught the sound of footsteps coming through the frosty arches. Her eyes laughed, but she sat silent. There arose a shout from the elves in the higher branches.

"Here cometh two fools!"

"Ha! Ha! Ha!"

"Let us dance to meet the fools!"

And a myriad of elfin voices shouted "Ha! Ha! Ha!"

Over the wavering shadows, unheeding the laughter, a youth and maiden walked. Through a parting of branches the clear moonlight shone down, and in this soft glory they paused.

"Dear," he said, "there is a melted snowflake like a tear upon your cheek," and he bent and drank it with his lips.

"My darling," he whispered, "my beautiful wife, tell me that you love me."

Her head drooped like a flower too heavy with sweetness.

"I love you! I love you! Tell me that you love me, Mignonette."

In both his hands he lifted her face that he might look into her eyes. But the white lids fell above them and she would not speak.

"Mignonette, my little wife, if you do not love me I shall die."

And with her head hidden upon his shoulder she whispered, "Ah, my love, I love you."

Then she withdrew herself from him, and raising her eyes to his she said, "You know that I love you."

He drew her closely to him. He bent his lips upon hers and held them in a long kiss until it seemed each soul trembled at the touch of the other.

They drew apart and looked at each other with misty eyes. He fell upon his knees at her feet and held a fold of her dress to his lips.

"Angel! I worship you," he said.

She smiled divinely, looking down into his eyes. "And I adore you," she answered.

He arose and held her face in his hands, looking at her. A passion of tenderness filled him with pain. Her face was beautiful with happiness. At last, finding speech, he said:

"My beautiful love, my angel wife," and kissed her cheeks, her eyes and her soft hair. "Tell me, dear, where shall we live?"

Her eyes flashed a smile into his. "In the sunset," she said, and he laughed.

"Ah. I know the country well although I have never travelled thither. There are seas of amber and mountains of gray clouds with rivers of blue ether; and we will have a boat of clouds and halls of white mists."

"Angel," he whispered, "but tell me, where shall we live?"

"Beneath the pine trees, and the winds shall sing to us through their branches."

"The winds shall never blow roughly upon you, my darling. Where shall we live?"

And she answered him with drooping eyes: "We shall live each in the heart of the other."

"And I must put my house in order for your coming, Sweet; my heart must be as white as this snow for your resting-place. Dear, I must needs become an angel before I can take you to myself."

"And you—you have already so filled my heart that there is no longer room for anything else, whether good or evil. I have only you in my heart."

"Darling, come to me," he cried, and clasped her again in his arms.

And still the elves shouted around them and still the queen regarded them with her level laughing eyes.

"Dear," he said at last, lifting his eyes to the frosty night, "is this not beautiful? Tell me, sweetheart, what country is this?"

She, laughing, answered: "It is Eden."

"Ah, my snow-white Eve, you are more beautiful than the world's mother."

But footsteps echoed upon the frosty snow, coming through the ravine, and together the youth and maiden passed the elfin ring out into the white depths beyond.

And when they had passed from the sight of all the noisy crew, into the circle of moonlight, came a young man with slow steps and bent head. He was tall and straight as the heroes of old days, and upon his face were the scars of many valiant battles; but he walked slowly as one who communeth with his own soul. He saw the imprint of feet upon the snow.

"Surely," he said, kneeling before them, "no one save the little Mignonette hath such fairy feet," and he bent and kissed their imprint in the snow.

And near he espied a filmy network of lace like a web of frost. It was a handkerchief. He raised it and found in one corner an embroidered "M," while the fragrance of mignonettes drifted in upon his soul. And he saw by the side of the little footprints the larger footprints of a man. Nevertheless he held the handkerchief to his lips. "My sweet dream maiden—my little Mignonette, I have lost you—I have lost you," and the sharp agony of his low voice raised anew the laughter of the elves.

After a little the man arose. He fastened his coat closely about the little handkerchief lying on his breast; and then with a firm step and the look of one who, albeit he suffers, will on the morrow go about his work cheerfully, like a right valiant hero he walked onward through the ravine. The elves were silent, watching him with queer puzzled grimaces as he passed from their sight.

And then there was a hurry of footsteps as of one flying from fear, and into the moonlight from the way the others had taken came a young girl, wrapped in a long cloak, and glancing backward with a white face and staring eyes.

She sank upon the imprints in the snow.

"Oh," she moaned, "He loves her! he loves her! I passed so closely that my dress brushed against him, but he was looking at her—looking at her. I would give my soul for a look like that! Oh, I shall die—I shall die!"

And all the elves shouted laughing "Fool!—fool!"

Past the sobbing girl came a tall woman, walking like a queen. Her calm eyes saw the beauty of the white ravine and the grief of the kneeling girl, yet she paused not, and spoke no word aloud, but said unto herself:

"To one who lives the life of this world there is only sorrow, but to drink wisdom like wine—to know the deeds of days gone by and to foresee the days to come—that is to escape pain which dwelleth but in the present."

But none the less the elves shouted "Fool!" and the crowniess queen passed and the sad woman knelt sobbing.

And of others who passed through this ravine before the bells rang in the New Year only those elves and their queen of the level laughing eyes can tell.

GERTRUDE BARTLETT.

Across the Bay.

I gaze across the rippling, shining bay,
And watch the distant boats with eager eye;
I wonder why the sails so far away
Are whiter than the sails I see near by.

Far out, the water glistens in the sun
With dazzling beauty, as the daylight dies;
The water near the shore is dull and dark,
So full of shadows and of sad, drowned eyes.

This is life's story, from the first to last,
'Tis far off things for which we ever pray;
The beauty that lies round us we see not,
But gaze, with longing eyes, across the bay.

N. Y. Mercury.

Art and Artists.

The studio of Mr. F. McGillivray Knowles has been open to his friends during the past few days in order to give them a chance to see his work before being sent to the Academy's exhibition. Mr. Knowles is one of the energetic young men whose work is working a quiet revolution in Canadian art. At the present time he is making a specialty of coast scenes and fisher life, for which he has found an unsurpassed field in the eastern provinces. His work is sure to attract considerable attention at the coming exhibition.

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Mr. Carl Ahrens, who has been very ill recently, is convalescent.

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The exhibition of the Royal Canadian Academy of Arts will open at the Art Gallery, King street, on March 6. The O. S. A. exhibition will not open till May.

•

Mr. Bernard McEvoy's address on the The Art Critic at Work, delivered at the Ontario Society of Artists' rooms on Friday of last week, was both interesting and useful. Mr. McEvoy took the ground that the best art critic was the man who while outside the profession still thoroughly understood art both technically and generally. His paper gave rise to some discussion, which was indulged in by Messrs. J. W. L. Forster, W. A. Sherwood and others. Mr. McEvoy also delivered another address on the Artistic Temperament before the Woman's Art Club on Monday evening.

•

The annual meeting of the Art Student's League was held at their rooms on Tuesday evening. Officers for the ensuing year were nominated. The following were elected by acclamation: Mr. W. J. Thomson, re-elected president; Mr. C. M. Manley, vice-president; Mr. R. Holmes, re-elected treasurer; Mr. C. W. Jeffreys, re-elected corresponding secretary and Mr. S. F. Langford, recording secretary.

'Varsity Chat.

Browning and his mysteries occupied the attention of the Modern Language Club on Monday evening. W. S. McLay, president of the club, occupied the chair. Miss F. V. Keys read an essay on Browning's Lyrics, Miss Ireland read The Pied Piper of Hamelin, and Prof. Alexander delivered an address on some of the characteristics of Browning, who, as a writer, excels in depicting the inward thoughts of men.

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The "old flag" was waved with effect at a meeting of the Knox College Metaphysical and Literary Society when it was proposed by one of the members that the society should disband because its usefulness was gone. The history of the organization was alluded to and the good which had resulted to all concerned, was clearly pointed out. Stirring speeches on the subject were delivered by F. O. Nichol, J. Elliott, J. W. Mcmillan, W. Gauld, W. G. W. Fortune, E. L. Hunt, N. Lindsay, A. M. Smith, D. M. Martin and J. A. Macdonald. The addresses of these gentlemen proved that to them at least the society had been a benefit, and the members voted accordingly.

•

The students to the number of about three hundred attended the funeral of their late fellow-student, Lieut. George A. Badgerow, on Tuesday of this week. George was one of the most popular men in the University, and the undergraduates deeply sympathize with his parents in their bereavement.

•

Prof. McKay of McMaster University delivered an address on Friday of last week before the Varsity Mathematical and Physical Society on "Color." For the benefit of those who would like to know by what substance they are surrounded, I will quote his words on the subject. He said: "Physicists conceive that all space between the molecules of bodies, as well as that between worlds and systems of worlds, is filled with a fluid. I say fluid for the want of a better term, although I might just as properly use the term solid. A fluid without weight, and yet in the absence of which nobody would possess weight, a fluid unseen, yet without which there could be no sight, a fluid colorless, and yet without which there could be no color, a fluid so thin and tenuous that it passes more freely through all solid bodies, our own included, more freely than does the whistling wind through the forest, a fluid so elastic that the slightest tremor in any one portion of it is transmitted with lightning speed to every part of the universe, a fluid in which swim the planets, and which probably in not unequal pressures controls their movements and orbit. This truly wonderful all-pervading substance is the medium that conveys radiations of light, heat, and electricity, and, as some have thought, is the bond that connects our present with our future existence."

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Cornell University has invited Prof. J. Mark Baldwin to deliver an address to her students.

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This evening Sir Daniel Wilson will be At Home to the sophomores.

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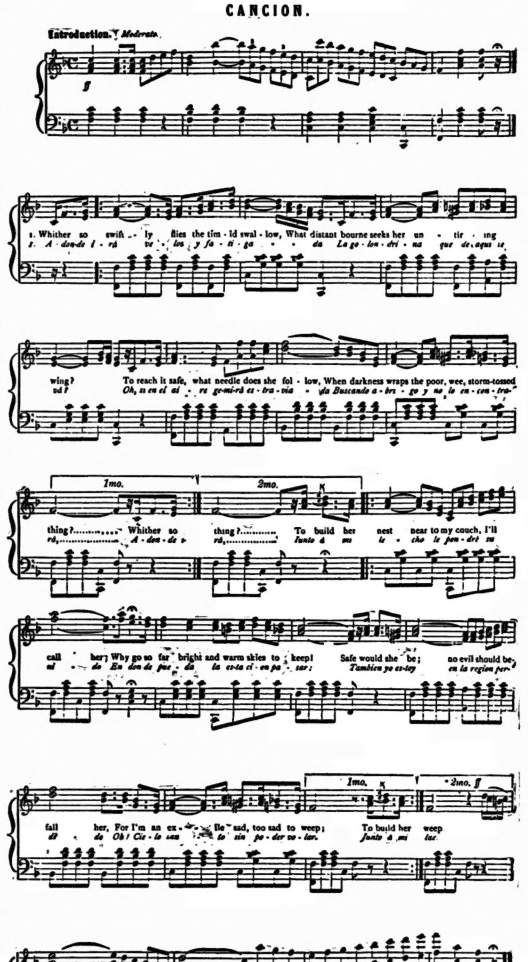
The following words though not spoken of our University are applicable to her and I quote them: "Let the classics be taught, but let the modern way to the university be opened as well. Let the students have science, mechanics, arts, electrical engineering, a complete and generous education. A school of political science is needed; the government of cities should be studied. The teachers constitute the college. The true teacher inspires his students with a love for learning and largely fixes their destiny. Professors' chairs should be filled by specialists who have time for original research and authorship. Students should have a broad range in the selection of studies; this is the true university system. Of surpassing importance to a university is a great library; let us have a library building, that shall be the center and inspiration of university life. Money does not make a university, but without money a university cannot be made. In our day the battle has been fought for the education of women, and now in this country and in many countries in Europe, only Germany and Turkey still close their universities to women. I enter a protest against the further multiplication of colleges.

DRAX ALKEN.

LA GOLONDRINA.

CANCION.



1. My fatherland is dear, but I too left it;
Far am I from the spot where I was born!
Cheerless is life, fierce storms of joy bereft it;
Made me an exile lifelong and forlorn.
Come then to me, sweet feathered pilgrim stranger,
Oh! let me clasp thee to my loving breast,
And list thy warbling low, secure from danger,
Unwonted tears bringing relief and rest.

2. Dejó tambien mi patria querida,
Esa mansion que me vió nacer;
Mi vida es hoy errante y angustiada,
Y ya no puedo á mi mansion volver.
Ah! ven, querido amable peregrino!
Mi corazon al tuyo estrecharé,
Que tu canto diverso golondrino
Recordará mi pesar, y hace llorar.

La Golondrina, the national song of Mexico, is regarded as one of the sweetest national airs in existence. In order to prevent it becoming stale and common, the bands are not permitted to play it except on national holidays or by permission of the President of the Republic.

Divided Up.

Sweet Girl (with many admirers)—I've been taken out sleigh-riding twenty-three times this winter.

Practical Father (meditatively)—Twenty-three times! $230, if a cent. My dear, do you really think you are worth all that expenditure?

Sweet Girl—Oh, it wasn't much for each one, you know. There were twenty-three of them.

—*N. Y. Weekly.*

Her Glasses.

"There are no flies on me," said the Boston girl.

"There are specs on you, though," retorted the St. Louis maiden.—*Washington Critic.*

The Mystery of the Panelled House

A ROMANCE.

By EVERETT GREEN

Author of "My Grave," "Mistress Cicely," Etc.

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CHAPTER XXXVIII.

THE HEIRSHIP OF THE TOWERS.

Here they come! Here they come! Ay, isn't she a bonny bride! They didn't say too much for her. As for him—why, there isn't such another in the length and breadth of the land. They do be finely mated—that they be!"

These and many like comments filled the air, as the bridal party drew near. Cedric, with Mervyn as his best man, walked quickly within the hoary building, though they had not been able to resist the temptation of waiting the bride's arrival at the gate, and in a few minutes more the fair girl, wrapped in the sunny veil that enhanced rather than concealed her beauty, was led up the church path on Lord Doversfield's arm, whilst Maidie, in her white dress, looked still like the little attendant sprite she had ever been.

Patricia's eyes filled with unwonted tears as she stood a little in the background, her gaze fixed upon the pair at the altar, who exchanged their vows with such earnest, unfaltering purpose, whilst their deep love that had withstood such trial, seemed breathed in every word uttered.

Corona had perhaps never looked more lovely, nor Cedric so much the true knight who had conquered might by right, as at the moment when they plighted their troth and exchanged their marriage vows. Such perfect unshaken confidence and happiness it is not given to everyone to feel.

The service ended, and the signing over, the organ pealed out in its festal strain. The procession advance d down the church, and passed out into the brilliant sunshine without.

What passed just then those within the church did not know, but all in a moment they became aware that something terrible had occurred.

Cedric and his bride were at the head of the procession, Mervyn and Maidie following. Just as they emerged from the shadow of the porch, there seemed a sudden stir—a rush—an inarticulate cry.

The deaf mute fell prone at the very feet of the bridal couple, whilst Mervyn had sprung forward and had reached a spot where a great tumult was going on.

"Tis he! 'Tis he! 'Tis he!" was shouted in all directions, and not a man in the place but rushed towards the spot; the greatest excitement was at work. Two more shots set the women screaming, and Mervyn came back with a face pale and set.

"It is Vansittart. He has shot himself—purposely, or in the endeavor to escape. I do not know which. What is this? Drake!—

"He is dead," said Cedric quietly. "He must have seen what was coming and sprung forward to receive the charge in his own body. Whether that charge was intended for you or me we shall never know."

Patricia had already hurried Corona and Maidie to the carriage; Cedric returned and touched Cedric on the arm.

"Go to her. She needs you most. Is the poor fellow much hurt?"

"He is dead."

"And I feel as if I had killed him," said the viscount, as Cedric moved away. "If I had known I would have had mercy."

Sympathizing assistance was not lacking, and Mervyn let himself be led away; there was nothing to be done. The authorities were already on the spot.

"I think," said Patricia softly, "that we need not grudge him his only, and even he very sorry. At best life was but half life for him; and he did not suffer. He died defending those he loved from peril. I think he is more to be envied than pitied."

Mervyn walked on in silence for a time, and then as he handed Patricia to her carriage he said:

"Thank you. I believe you are right. It is a comfort to be able to feel it."

This tragic interruption of the wedding festivities brought a shadow upon the hearts of all; yet it was almost a relief to many there that one wicked heart was still at last, and that the murderous hand could never be raised again, as it had been so many times before. Maidie, though pale and tearful, bid farewell to her sister with less of anxiety and fear than once she had thought possible, and whispered so that only she could hear:

"Once I used to think I should be always fancying him tracking you and Cedric to some lonely place to kill you there. Oh, Corona, is it very wicked to be glad that he is dead? Because it doesn't seem as if I could be."

And Corona felt the same, which comforted the little one, who could never believe that Corona could have any wrong thoughts.

And then it was such happiness to hear Cedric call her "Little Sister," and feel his kiss upon her cheek, and to know that some day he would bring Corona back, and that they would all be happy together in some peaceful home of their own.

As for Keith and Marjorie, they were keeping the bridal day in their own fashion; and the shock of the morning could not effectually damp their great satisfaction and happiness.

This wedding from Plaistow's house had been the opportunity secretly desired by both houses for the open reconciliation of the house of Musgrave so long at open feud, and the chance threatened to widen the breach in a fashion that would prohibit any possible healing had, instead, drawn together the long estranged kinsmen.

Mrs. Musgrave alone was missing. She had gone away upon a visit as soon as Cedric had return d home, and had not returned, even for the wedding. It was said that there had been some serious difference of opinion between her and her husband in reference to recent events, and the very sound of her name made the Jock and Marjorie look ashamed and uncomfortable. Mr. Musgrave, on the contrary, came out in a new light, and was more pleasant than anyone could have believed possible. Keith and Marjorie's engagement was now openly canvassed, and that of Jock and Cicely whispered abroad, and it was known in some quarters that the millionaire, in gratitude for what had been done by the Doversfield people, had made a most liberal provision for his son and daughter, which enabled them to marry as soon as they pleased.

Indeed, Keith's wedding was openly talked of for the ensuing month, and Jock was heard to say that he should not be long behind—possibly it should be arranged as a double event!

But it seemed as if the wedding day was destined to bring about untoward events, for in the early hours of the morning Mr. Mr. Musgrave was struck by paralysis, and was found some time later in a very critical state.

He could speak a little, however, and was resolved upon two points; first, that Cedric's honeymoon should not be spoilt; second, that his wife should not return to nurse him.

At first he was not thought to be in any danger, and the excitement of the inquest over the bodies of Drake and Mr. Vansittart threw all else into the shade. Jock himself took great interest in the accounts of all that passed, regretting that Cedric's would-be murderer had got off so cheaply.

But Maidie's conduct was strangest of all; for upon the day when the verdict was pronounced, she slipped her arm caress-ingly within Patricia's and said in a faltering whisper:

"Please will you take me to see Miss Vansittart. For I am sorry for her."

Not a little astonished at such a request from the timid child, yet recognizing its nobility and unselfishness, Patricia at once consented; and in a sort of awe and wonder at her own temerity the little girl again found herself within the precincts of the Panelled House.

Their efforts to obtain admittance by the front door proving unavailing, Maidie led the way round to the back, and threading their way through dim stone passages, reached the hall, unnoticed by the old couple who still occupied the kitchen.

There was a deep silence, dimness and dust; since the search for Vansittart made by the police which had resulted in the discovery of the dead wife (those little ones had proved with Mervyn's assistance, who had now been laid in consecrated ground) it seemed as if foot of man had not ventured within these walls. Patricia felt certain that the sister could not still be here; but Maidie knew her ways better, and with her finger on her lips pointed the way to a small breakfast parlor next to the study.

Here in mournful disheveiment sat Miss Vansittart, looking as if she had neither eaten nor slept for many days and nights. Her hair was rough, her dress disordered, lines were traced in the hollow face, and the eyes had a wearing, wandering look.

Spread out on the table before her were a number of little trifles of a nondescript character—a curl of dark hair, a broken toys, a picture book, one or two photographs, and a trinket or two of no great value. These Miss Vansitart was fondling over and over with tender touches, caressing them as it seemed and regarding them with fond hungry eyes.

As her visitors advanced towards her, she evidently knew them, but looked up and said in a dreamy, far-away tone:

"He was a good boy once—he loved me once—we were happy, we were young, and when she took up the curl of hair and laid it against her withered cheek. When spoken to she made no answer, but babbled on happily about how happy they had been as children, how happy they would be again "when Andrew should come back."

The poor creature was plainly demented; the shock of the past days had destroyed the balance of a mind gradually unhinged by a life of solitude and the consciousness of a hideous crime. Nothing but pity could ever be felt for one whose greatest fault had probably been a blind obedience to the one being she loved in the world.

Patricia took speedy steps to remove her to a place where she was guarded and tended till her death. So long as she had her curl of hair and little keepsakes she was perfectly content, and never recovered sufficiently to be aware of the fate that had overtaken her own brother.

The Panelled House was in due course stripped of all its oak fittings and partially pulled down, a good substantial cottage taking its place. The ground enclosed behind the walls was turned into a nursery garden and proved a successful speculation.

And thus the mystery of the Panelled House was laid at rest for ever.

Mr. Musgrave never recovered the stroke that had followed the excitement of recent events. He sank slowly, and died within three weeks of Cedric's wedding. The news of his death brought some commotion and speculation into many circles, and the disposition of his property had always been open to doubt.

Mrs. Musgrave hurried back at once. She had hardened her heart and thrown to the winds all better impulses since the fierce outbreak on Mr. Musgrave's part which told her that she had been found out, and sent her away from under his roof. And she returned full of hope that she would now reap the fruits of her scheming, for greatly as the master of the house had changed in his views, it was quite possible that he had put off altering his testamentary dispositions, as many men do even when quite resolved to change them. Even had a new will been made, the wife was in hopes of being able to upset it.

Great was the satisfaction of the widow to find the precious document safe at home in the iron chest—safe and alone, no other document of the kind being found there, though Mr. Musgrave had been in the disposition of his property had always been open to doubt.

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Mrs. Musgrave stepped forward uneasily.

"This, I think, is my husband's last will and testament," placing in his hands a paper at which he cast a quick glance.

"Ah, no; pardon me, but I have a later will than this. You will see by the date that your document was drawn up during the time that the eldest son was under a cloud. As soon as the misapprehension was removed he came to my office and made a fresh will which I now have the honor of reading to you. It will not take long. It is peculiarly simple."

Mrs. Musgrave retired trembling to her seat. In a few minutes more she had the dire mortification of hearing that everything was left unconditionally to Cedric.

For a moment it appeared as if there were going to be an outbreak; but the lawyer entreated a few minutes private conversation with her, with the result that there was no talk of disputing the will. Its terms were acceded to in entire silence.

A letter from Cedric soon arrived requesting his step-mother to consider The Towers as her home so long as it was her wish to remain there; and as soon as the young man knew that no ad quate provision had been left to her, he at once settled upon her a sum suff int to secure her future life and luxuries. He knew all, but bore no ill-will. It was easy to forgive in these bright, happy days. But she could not bear to remain, to be her old nothing but humiliation and disgrace. Packing up her belongings she hastened away to the Continent, and there lived in luxury by herself, and gradually all communication with those at home ceased.

Jock and Marjorie were left at The Towers to keep up the festivities till Cedric's return, and to make their own arrangements, now that they had ample means to do so.

Quietly as life went in there, Musgrave Towers had never before been such a pleasant house to visit at. The old stiffness and constraint had vanished like a dream. Intercourse with Eagle's Crag was continuous and intimate. The path between the houses was a regular highway, and as Maidie sometimes said, with a little sigh of happiness:

"It only wanted Corona and Cedric at its head to make it quite perfect."

CHAPTER XXXIX.

THE LAST.

"Let us hope we shall have no assassinations to enhance the pleasures of this wedding day!" said Gerald to his sister, as they stepped into their carriage one cloudless midsummer day.

"Do not let us recall such things. To-day belongs to another era. The lord and lady of the Towers returned, the fusion between the sundered houses completed by a double wedding. Well, I hope the poor, dear children will be happy. Their love making has been quite romantic to watch. Ah! Gerald, I suppose your turn will come next!"

"I am afraid it will be a hundred does not know how to leave her father—less than ever now that Lady Barbara has to spend most of her time at Bath. She says now Cicely is gone she does not see how she can be spared till Mervyn brings a wife home. And Mervyn appears to be a confirmed bachelor."

The stock was scarcely ruffled with a brighter rose color, but she made no reply, and her brother did not observe it.

The wedding of Keith with Marjorie and Jock with Cicely was intended to be made as quiet as possible owing to the recent loss sustained by those of The Towers; but all the village was *en fête*, and the day were a truly holiday aspect, for the breakfast was to take place in a large marquee, erected for the purpose in the confines of the lawn, and the two bridal parties could amalgamate in one without any breach of etiquette on either side.

The church was quite a bower of roses, and was crowded from end to end. No *contretemps* marred the harmony of the day. Cedric, looking like a veritable Viking in his glowing health and manly vigor, gave away his sister, and Lord Doversfield the other bride. Mervyn was his brother's best man. He had been almost from boyhood in public service of his health, and now looked his old self again, not so robust or brave as Cedric, but without blemish. Lord Doversfield looked as if he had so much anxiety about him in the spring. If not actually as strong as before, he was at least on the high road to complete recovery.

Poor Corona, she was a fairy princess, as she stood holding Maidie by the hand as the bridal procession swept up the church. Happiness had given a new charm to the fair face, and the shining star-like eyes and golden hair would have been enough in themselves to enhance the countenance, even less beautiful than Corona's.

She had been a few weeks "at home"—the first time she had ever really known the luxury of a home, and, as she had sometimes to her devoted young husband, "It was difficult to believe that it was all true—it seemed too much like a happy dream."

Maidie was almost of the same opinion. She had left Patricia's and come to The Towers on the return of her sister and brother, and was as happy as the day was long—the life and soul of the house.

The festivities went off in pleasant style. The friendship between the families was now such an old-established thing that there was no constraint and no awkwardness. Keith and Marjorie were going to travel for a time and then most likely settle in London; whilst Jock, whose tastes were all for farming and sport, had bought a compact little property in the next county, and was going to settle down as a country gentleman—a plan that quite suited Cicely, though Lord Doversfield laughed at them, and declared that people would take them for a nursery contingent come down in advance, and ask when "Papa and mamma the baby" was expected. Certainly this couple looked remarkably youthful, and it was difficult to believe the bridegroom out of his teens, but they looked happy in good part, and everyone knew that Cicely had a head upon her shoulders.

By the clock the bridal couples had departed, and quiet settled once more upon the place as the visitors drove away and left only a few intimates to wander round the gardens, which were in all the fulness of their summer tide glory.

The rose garden at Eagle's Crag was always a sight to see at this season, and Lord Doversfield bent her steps when all the stir of departure was over, and she chanced to find herself alone with her own thoughts for company.

"Happy young children," he said to herself, with something like a sigh. "Ah, we never value our girlhood whilst it lasts. We struggle to grow old fast—and then would fain have kept our youth longer."

"Patricia!

She turned quickly, and found herself face to face with Mervyn. She had not seen him to speak to alone for more than two months. That was why, she supposed he held out his hands to her as if in greeting to them. Even had a new will been made, the wife was in hopes of being able to upset it.

"Mervyn, it is pleasant to have you back again. Eagle's Crag is not like itself without you. You are quite strong and well again?"

"As strong and well as I shall ever be so long as this state of affairs lasts."

She looked up at him with a veiled anxiety in her eyes. She forgot to wonder why he still held her hands in his.

"What do you mean, Mervyn? There is not really anything wrong with you?"

"I cannot say that. I have symptoms sometimes that are very obstinate and troublesome."

"Oh, Mervyn, what?"

"They are difficult to define—a sense of incompleteness, dissatisfaction, restlessness. Patricia, can you think of no remedy?"

"Have you spoken to a doctor?"

"No; I think it is more to the point to speak to you."

Almost for the first time in her life Patricia's grace fell before him of the viscount; for a look had stolen into those languid gray eyes bent upon her which suddenly started every pulse in her body and sent a thrill from head to foot.

"Patricia, it Eagle's Crag is not like itself with me, it is very empty in my eyes without you. Listen to the plain speech of a practical man. Your brother wants my sister—very good, let him take her, for he deserves her. They will make a home to live in near to my father—good again, let them rent Heron Hollow from you and make their home there; and as for the lady of that place, why can she not find another sphere in another home than that standing wide to receive her? Patricia, will you change your home for mine?"

She spoke not; she could not move, scarcely could she breathe in the sudden wild spasm of joy that thrilled her through and through. She felt that she was being drawn closer and closer towards him; she heard his voice again, speaking in a tone that she had never known him use in all the long years of their friendship.

"Patricia, do you need that I should say how much I love you; do you not know it without words? If not, let me say that I am no one for an ignorance, for words can never express the half of what I feel."

She had drawn within the shelter of his arm; her head rested against his shoulder; the pealing of the joyous bells came wafted to them on the summer air; the scent of roses was in the air around them, and the golden sun of summer shone in the blue, cloudless sky overhead.

He bent his head lower and lower over her; there was a faint murmur more eloquent than words, which caused his face to light with the keen quick love of strong young manhood.

"My Patricia," he said, in low, glad tones, as their lips met in the betrothal kiss.

THE END.

Short and Sour.

"Can you cook?" he asked.

"Yes," she replied.

"Can you sew?"

"Yes."

"Can you wash and iron?"

"Yes."

"Will you be my wife?"

"No! What you evidently want is a hired girl."—*Somerville Journal.*

"I think," said Willie, looking up through the chimney flue, "that Santa Claus's reindeer's claws to get up through there."—*Harper's Bazar.*

BRITISH AMERICA

ASSURANCE COMPANY

ANNUAL REPORT, 1890.

The annual meeting of the stockholders of this company was held in the company's office, Front street, on Wednesday, the 18th inst., the governor, Mr. John Morison, occupying the chair. Among the gentlemen present were: W. J. Macdonell, John Leys, John Y. Reid, J. Morison, W. H. Banks, J. Morison, Jr., Thomas Long, Dr. Hugh Robertson, Aumuntus Myers, Henry Pellatt, J. K. Niven, A. Wille and E. J. Hobson.

The assistant secretary, Mr. W. H. Banks, read the following report:

The Directors have the honor of presenting herewith the Annual Statement of the affairs of the Company, for the year ending 31st December, 1890, together with the Balance Sheet duly audited.

It is with pleasure they inform the shareholders that the conservative policy adopted by your Directors has met with very gratifying results, all branches of the business showing a profit.

The financial crisis has affected the stock market to a great extent, causing a considerable depreciation in the market values of the Company's securities, which, however, we are able to state are again on the ascendant.

Your Directors have to mourn the loss of one of their number in the death of Hon. William Cayley, an esteemed member of the Board for the past thirteen years.

They also regret having to report that Mr. W. H. Guion, one of the Company's trustees in New York, has forfeited the trust reposed in him, and that the Company will sustain a loss thereby of $15,000, which you will observe has been charged up and provided for.

The Directors desire to thank the Agents and Special Agents for their active co-operation in guarding the interests of the Company.

All of which is respectfully submitted.

J. MORISON,
Governor.

Toronto, 14th Feb., 1891.

STATEMENT OF ASSETS AND LIABILITIES FOR THE YEAR ENDING DECEMBER 31, 1890.

Assets.

U. S. Government and State Bonds		$503,350 00
Bonds, Debentures and other dividend paying investments		324,212 70
Real Estate		150,018 00
Office Furniture, Business Maps, etc		24 427 94
Agents' Balances		91 670 03
Cash in Bank		53,106 93
Cash in Office		1 11
Interest Due and Accrued		8,842 62
		$1,156,671 31
Liabilities.		
Capital Stock		$500,000 00
Losses under Adjustment:		
Fire	$53,768 06	
Marine	1,400 44	
		55,168 50
Dividend No. 93:		
Balance	3 636 62	
Dividend No. 94	17,500 00	
	21,136 62	
Less unestimated	2,500 00	
		18,636 62
		$1,156,671 31
Profit and Loss.		
Fire Losses, paid	$414,829 03	
" unestimated	53,768 06	
		$468,597 09
Marine Losses, paid	28,066 69	
" unestimated	1,400 44	
	29,467 13	
Commissions and all other Charges	249,238 48	
Government and Local Taxes	17,380 07	
Taxes on Buildings, etc.	3,609 61	
Paid-up and Allotted to Company's Building	5,000 00	
Depreciation in Investments	21 337 50	
Dividend to by Company's Trustee in N. Y.	16 000 00	
Balance	26,055 18	
		$836,722 91
Fire Premiums	$790,290 96	
Less Reinsurance	54,992 20	
		$735,297 76
Marine Premiums	69,928 80	
Less Reinsurance	7,674 99	
		62,253 81
Interest		33,179 22
Rent Account		6,002 12
		$836,722 91
Surplus Fund.		
Dividend No. 93	$17,500 00	
" " 94	17,500 00	
		$ 35,000 00
Balance		580,366 19
		$615 366 19
Balance from last Statement		589 311 01
Profit and Loss		26,055 18
		$615,366 19
Reinsurance Liability.		
Balance at Credit of Surplus Fund		$580 366 19
Reserve to Reinsure Outstanding Risks		392 904 15
Net Surplus over all Liabilities		$187 462 04

To the Chairman and Directors of the British America Assurance Company:

GENTLEMEN,—We, the undersigned, having examined the Securities and Vouchers, and audited the books of the British America Assurance Company, Toronto, certify that we have found them correct, and that the annexed balance sheet is a statement of the company's affairs to 31st December, 1890.

R. R. CATHRON
HENRY M. PELLATT, } Auditors.

Toronto, Ont., Jan. 27th, 1891.

Governor Morison, in moving the adoption of the annual report, said:

I think you will find the statement so plain and clear that it leaves me very little to add. However, I would draw your attention to the item of $5000 for painting and alterations to Hollow Horn building. This is now nearly fourteen years since it was built and no expenditure of any account had been made upon the building during that time, and as we required more room for conducting our business a general overhauling was decided upon, and it is for you, after an inspection of these beautiful rooms, to determine if we have gone to the taste of your directors or not. That item properly belongs to the value of the building, but you will notice it has been charged upon the year's business.

With reference to the next item, you will all remember that during last fall a great financial crisis spread over Europe and America, which caused a very high rate of interest to be paid for money, consequently all securities fell heavily under it, but as money is now getting easier our securities are all again on the increase.

The next item—defalcation by one of our trustees in New York—is one of a somewhat different character. This loss was caused by the dishonesty of a gentleman who was over seventy years of age, and in no way up to the time of defalcation not only your directors but the financial world of New York had the most implicit confidence, which was shared by his co-trustee, who had had the intimate business acquaintance with him for over fifty years.

Naturally, the duty of your directors in meeting and dealing with this trustee was one of the most melancholy which they have ever had to perform, and their difficulty in coming to a wise decision as to what would be done for the best interest of the Company may well be imagined. After extended negotiations and most careful deliberation they came to the conclusion to accept a compromise, and the $15,000 is a direct loss to the company.

I am very happy to say, however, that the business of the company was never in a better shape. We have cut off every branch of the business which we had found by experience did not produce a profit and which had shown a loss in former years, and as volume of business is not what we are seeking but net results, we can now confidently pass ahead on the lines laid down, for by the experience of the past we are convinced that the policy we are now pursuing will give you a fair profit yearly.

I now beg to move the adoption of the report.

Mr. Leys—In seconding the adoption of this report I can only add that, as far as the internal arrangements and management of the office is concerned, Governor Morison has been very assiduous in his attention and untiring in his labors for the interests of the Company, and he well deserves the thanks not only of the Board of Directors but also of the other shareholders.

Moved by the Governor, seconded by the Deputy-Governor, that the report now read be adopted and printed for distribution among the shareholders.—Carried.

Moved by Mr. Wills, seconded by Mr. Pellatt, that the thanks of the shareholders are due and are hereby tendered to the Governor, Deputy-Governor and the Directors of this Company for their attention to the interests of the Company during the past year.—Carried.

Moved by Dr. Robertson, seconded by Mr. Myers, that Messrs. Macdonell, Pellatt and Niven be appointed scrutineers for taking the ballot for Directors to serve during the ensuing year, and the poll be closed as soon as five minutes shall have elapsed without a vote being tendered.

The following is the scrutineers' report:

We the undersigned scrutineers appointed at the annual meeting of the British American Assurance Company, on February 18, 1891, declare the following gentlemen duly elected Directors for the ensuing year: Messrs. John Morison, John Leys, John Y. Reid, Thomas Long, Hugh Robertson, M D., A Myers, G. M. Kinghorn, George H. Smith and T. H. Purdom.

W. J. MACDONELL,
HENRY PELLATT, } Scrutineers.
JOHN K. NIVEN,

The meeting then adjourned.

At a subsequent meeting of the Board, Mr. John Morison was unanimously re-elected Governor, and Mr. John Leys, Deputy-Governor for the ensuing year.

Retaliation in Kind

First Passer-by—What kind of a meeting is going on inside here?

Second Passer-by—Hoff, the temperance lecturer, is speaking on the Adulteration of Whisky.

First Passer-by—And what's going on in the hall across the street?

Second Passer-by—Colonel Gore of Kentucky is lecturing on the Impurities of Water.—*Munsey s.*

The *Spirit of the Times*, of New York, says: "A extraordinary advance in the use of cocoa seems to have taken place of late years in England. In the House of Commons this last session the Right Hon. G. J. Goschen, the Chancellor of the Exchequer, called attention to as a cause for much of the falling off of the use of coffee. He attributed it in a measure to the position the preparation of cocoa known as 'Grateful and Comforting' had taken. In accord with this suggestion it may be interesting to follow the course of cocoa from England since 1832, when the duty which had been standing at 5d. per lb., with an importation of under half a million pounds, was reduced to 1d. per lb., and not long after we find the homœopathic doctrine of medicine introduced into the kingdom, and that the use of cocoa was upheld by some physicians as adopting that mode of practice. Soon after we find the first homœopathic chemists established in England (the firm of Duncan, Flockhart & Co.) produced a special preparation, which only needed boiling water or milk to be at once ready for the table, and the superior character of this production has, no doubt, done much for the Chancellor of the Exchequer said, "to bring about (backed as it was by a further reduction of duty to 1d. per lb.) the advance made."

THE CANADA
Sugar Refining Co.
Montreal. (Limited)

Redpath

THE CANADA SUGAR REFINING CO.
GOLDEN SYRUP
2 LBS NETT

We are now putting up, expressly for family use, the finest quality of
PURE SUGAR SYRUP
not adulterated with Corn Syrup, in 2 lb. cans with moveable top. For Sale by all Grocers.

CARTER'S LITTLE LIVER PILLS.

CURE
Sick Headache and relieve all the troubles incident to a bilious state of the system, such as Dizziness, Nausea, Drowsiness, Distress after eating, Pain in the Side, &c. While their most remarkable success has been shown in curing

SICK
Headache, yet CARTER'S LITTLE LIVER PILLS are equally valuable in Constipation, curing and preventing this annoying complaint, while they also correct all disorders of the stomach, stimulate the liver and regulate the bowels. Even if they only cured

HEAD
Ache they would be almost priceless to those who suffer from this distressing complaint; but fortunately their goodness does not end here, and those who once try them will find these little pills valuable in many ways that they will not be willing to do without them. But after all sick head

ACHE
is the bane of so many lives that here is where we make our great boast. Our pills cure it while others do not.

CARTER'S LITTLE LIVER PILLS are very small and very easy to take. One or two pills make a dose. They are strictly vegetable and do not gripe or purge, but by their gentle action please all who use them. In vials at 25 cents: five for $1. Sold everywhere, or sent by mail.

CARTER MEDICINE CO., New York.

Small Pill. Small Dose. Small Price.

My Portrait

"You can just tell father that I won't do it!" I say angrily. "You need not try to persuade me—my mind is quite made up."

"Now, Persis, do be reasonable," pleads my sister Maud. "You know, if you do not like him when you see him, you can say so, and father will not press you to marry him; he only wants you to allow Mr. Eastwood to come here with the understanding that you will try to like him. You know what a good match it would be for you; and father is so poor that, if we do not marry, we shall have to support ourselves."

"I would far rather support myself than marry a man I don't like," I answer most emphatically.

"How do you know you won't like him?" persists Maud. "He may be very nice; he certainly has a lovely house and lots of money."

"Like him!" I exclaim scornfully. "I am sure I shall do nothing of the kind. How can any one like a man who is foolish enough to fall in love with a picture—horrid thing! It is not a bit like me either—that is one good thing. Perhaps, when he sees that I am quite different, he will fall out of love again. I am sure I hope so."

"Well, Persis, I would not say any more about it now. Father looks upon the whole thing as settled, and has written to Mr. Eastwood to say we shall be glad to see him when he comes to Lynn next month."

I feel that it is of no use arguing any more—no one minds what I say. After all, they cannot force me to marry Mr. Eastwood. Of course it will be unpleasant for me to have to meet him, but then we all have to do unpleasant things at times.

Maud has gone off to the kitchen for her daily struggle with our stupid little maid of-all-work. I feel desperately lazy and out of sorts. It is one of the hottest of June days; the window beside which I am sitting is wide open, but no cool breeze fans my cheeks. The very flowers in our little garden look languid and droop their graceful heads. There is a belt of cool green trees just on the other side of our hedge; they are in the woods belonging to Lynn, and are old friends of mine—indeed there is a little gap in our hedge where I can just manage to squeeze through—a means of egress unsuspected by any one else. I look at these trees and sigh as I reflect that, when Mr. Eastwood comes home, I shall have to give up roaming through his woods and park—which seems hard, after being free to run about as I liked for the past ten years. When we came here, Lynn belonged to old Mr. Eastwood, uncle of the present owner. The old bachelor and I were great friends; but he has been dead now for more than a year, and the new owner has not yet been to see his home. Mrs. Carey, the housekeeper, has not seen him since he was a lad of fifteen, so my attempts to find out what he is like have been a failure.

A sudden thought occurs to me—I will go and see Mrs. Carey now, and ask her to show me my portrait, that horrid picture which I look upon as the cause of all my trouble. The way it came about was this. I have a cousin, Dick Winters, an artist. He was staying with us for a few weeks last spring, and while he was here he made little sketches of Maud and me; then he painted a portrait of me when he went home, and sent it to the Royal Academy. Mr. Eastwood saw it there, and bought it; and now he has written to father and told him that he has fallen in love with the picture, and wants to know if he may come down and try to induce the original to fall in love with him. I suppose he did not mean father to say anything to me about it, but father was so anxious that this Mr. Eastwood should be well received that he gave the letter to Maud, and she of course told me the nature of its contents.

I did not think Dick's sketch was at all like me; and now I am most anxious to see the picture; so, putting on my garden-hat, I saunter slowly across the lawn to my gap in the hedge. The wood looks deliciously cool, and the moss feels soft to my feet. I look round lovingly, for I know every nook here as well as I know our own garden. When I get under the shelter of the trees, I quicken my pace, and after ten minutes' walk find myself at the Lynn hall door.

Mrs. Carey answers my knock, and the good old woman is delighted to see me.

"Why, Miss Persis dear, is it you?" she says. "It's many a day since you have been up to see me."

"It has been so hot," I answer—"I never get any farther than the south wood. But to-day I wanted to see you particularly. I want you to show me my picture."

"Your picture, deary! Which one do you mean? I never heard tell of a picture of yours here!" she exclaims in surprise.

"Oh," I return, "you know I told you that Mr. Winters painted my picture when he was here! Well, Mr. Eastwood bought it; and I suppose he sent it to Lynn, didn't he?"

"Mr. Eastwood bought your likeness! Well, well, I'm glad to hear it! Then that will be the picture the men hung yesterday—it's only just come from London. I never thought to go and look at it, as it's not the day for cleaning out the gallery; but come in and welcome, and you can have a look at it."

I follow the old woman into the great hall and up a long flight of shallow steps, then down a corridor into the picture-gallery. I look round eagerly. Yes, there is my picture, in the place of honor over the fireplace at the end of the room.

Gazing upon it, I see a young girl, barely eighteen, clad in a sage green dress of some soft material, which falls loovely about her slight figure; one hand holds a bunch of deep-yellow daffodils, the other hangs idly by her side. The large gray eyes look into mine with an innocent child-like expression, the soft wavy brown hair lies in careless coils, the pouting baby-lips seem about to ask some question.

Surely I am not so pretty as that! For a moment I feel pleased, but then I remember that, after all, it is not meant for a portrait of me—it is idealized. Dick calls it "Spring." He took me only as a model, and improved upon all the features. I feel consoled by this reflection, for of course, when Mr. Eastwood sees that I am not at all like the picture, he will not care a pin about me.

Mrs. Carey is staring first at me, and then at the picture, then at me again; I suppose she is trying to discover some likeness.

"Eh, miss, but it's the dead image of you!" she exclaims at last.

"Nonsense, Mrs. Carey!" I return. "It's not a bit like me; it is just a pretty picture—that's all."

"Deed then, miss, but I'd have known it for you anywhere. I'm right down glad that master bought it."

I suppose she thinks it polite to insist upon seeing a resemblance between me and my flattering portrait, so I drop the subject, and turn to look at the other portraits that line the wall.

"You haven't the portrait of the new Mr. Eastwood here, have you!"

"No, Miss Persis; I did hear tell that master had it done, but it is not sent home yet."

"I suppose you would hardly know him if you saw him?"

"Deed then I hardly would. He must be close on thirty-two now; he must look a goodish bit changed from a lad of fifteen."

Thirty-two, I think to myself. How old! Most of the men I know are about twenty. To be sure, they seem to be too young; but thirty-two is very old. Why, I thought Mr. Heathcoat too old for Maud—and he is only twenty-eight! He and Maud have been engaged for the past two years; but he is only a curate, so they are waiting till he gets a living.

"Thanks for letting me in," I say to Mrs. Carey; "and I will be off now, as I know you are always busy in the morning."

"Busy or not busy, you are always welcome, my dear," returns the old woman kindly. "I hope you will not let it be so long till you come and see me again."

"Indeed I will not; but I must hurry now, or I shall be late for lunch—and my people would not like that."

Mrs. Carey lets me out into the garden by a side door. The beds are all bright with the gayest of flowers; at my right hand is a bed of gorgeous deep red roses. I love roses, and, as I gaze at these beauties, I feel that I am in danger of breaking the tenth commandment; then I decide to break two commandments instead of one, and so I pluck three lovely half-open buds from the bush in the bed again. The birds are singing all around me; I feel so happy and light-hearted that I begin to sing too. There is no one here to hear me, so I can sing as much as I like; I hate to sing in the drawing-room for company, but out here by myself I love it.

The sun is shining in my eyes; I pull down my hat to shield them, and hurry along, looking down upon the ground. Presently I come to an abrupt pause; I have run straight into something. I raise my eyes, and find myself face to face with a man. We stare at each other for a moment in silence; he looks as if he knew me, but I certainly do not know him.

"I beg your pardon," I say hastily; "I really did not see you coming."

"It was my fault," he replies. "I hope you will forgive my unpardonable stupidity. I was thinking of something, and so did not see that I was in your way."

It occurs to me that, as we have now both apologized, he might move out of the way and let me pass; but he seems to think differently, for he continues standing right in front of me.

"I have lost my way," he continues. "Perhaps you can tell me how to get back to the village! Will this path take me there?"—pointing to the one along which I have just come.

"No; that leads straight up to the house. You are in Lynn Woods—they are private grounds. I don't know how you got in," I add wonderingly.

"Well, I am in now; and the thing is how to get out."

The shortest way to the high road would certainly be through my gap in the hedge, across our avenue, and out at our gate; but I feel shy about asking this tall man to scramble through. Then I think perhaps he has business in the village and is in a hurry; so I decide that I will offer to show him the way out. I look up and catch his eyes fixed upon me with an amused smile, which makes me feel that I have been behaving childishly. I determine at once to show him that I am quite grown up; so I hold my head erect and tell him stiffly that if he likes to come with me I will show him a short cut out of the woods. He seems impressed by my manner, for, as he turns and walks by my side, he is very polite, and says that he hopes he is not giving me too much trouble.

I feel shy, and do not know what to talk about; I wonder who my companion is and how he got into the wood, which is not open to the public. Curiosity at last overcomes my shyness, and I turn to him and say:

"I wish you would tell me how you got in here. The lodge keeper is a cross old man, and lets no one pass."

"If that is so, how did you get in?" he asks.

"Oh, I know him and the housekeeper—they always let me in!"

"Well, I know Mr. Eastwood; so they let me in."

"Do you really know Mr. Eastwood?" I exclaim.

"Yes; why not? It seems to surprise you."

"Well," I return, blushing deeply, "I was only curious to know what he is like, as he is coming to be our near neighbor."

"What he is like? Let me see—he is dark and tall—about my height, I should say."

"He is elderly, is he not?" I query.

"Elderly! Dear me, no! He is only about my age. But perhaps I am 'elderly' too?"

"Oh, no!" I say, politely; but he does not seem contented with my disclaimer, and mutters something about thirty seeming old to "a child like that."

"Did you get those roses in the garden at Lynn?" he asks presently.

"Yes—I stole them," I reply confusedly.

"You won't tell Mr. Eastwood, will you?"

"Of course not! Besides, I daresay Eastwood would be very glad to give them to you. But I think, as you stole them, and I am an accomplice after the fact, you might share the plunder with me."

He talks lightly, and I feel sure that he is joking; so I look up, meaning to tell him that I cannot spare him one, when I find, to my surprise, that he is gazing earnestly at me, as if most anxious that I should comply with his request. I feel surprised, but suppose that he is very fond of flowers; so I take the buds from my belt and offer him his choice.

"Give me one yourself," he pleads.

I select the best, and hand it to him; he says "Thank you" quietly, and fastens the flower carefully in his button hole.

By this time we have reached the gap in the hedge, which has never looked so small to me before. I struggle through first, and my companion comes after me.

"Now," I say, "you have only to keep along this path to the left, and when you get to that apple tree, turn to the right, and you will see the gate before you."

"I never could understand a direction," he returns; "won't you come as far as the apple tree and point out the gate?"

I think he is very stupid, but I accompany him. At the tree I stop and show him the gate; then, raising my dress with one hand, I say, "Good morning," and am turning away; but he holds out his right hand and says:

"Now that we have made friends, won't you shake hands with me?"

"I don't know," I murmur, blushing; you see we have not been introduced."

"Oh, is that all? Well, my name is 'Keith.' What is yours?"

"Persis King," I reply.

I do not look upon this as an introduction, but he evidently does; and, as he is still holding out his hand, I place mine in it, and he shakes it gently and says he hopes soon to see me again. I say, "Good morning again, Mr. Keith;" then he raises his hat and goes towards the gate, while I hurry off to the house.

A week later I come down to breakfast in the very happiest frame of mind; even the thought that I have only three weeks of my precious liberty left has not power to damp my spirits; for to-day is the long-looked-forward-to eighteenth of June, the day of Mrs. Calton's ball. Maud says that summer dances are a great mistake, but then she has been to so many, and is rather tired of them. This is my first dance, and my heart beats high with anticipation. Maud has been teaching me to waltz during the past week, and is at last satisfied with my performance. She says that if a girl can waltz well, it does not matter how she gets through the other dances—she will be sure to have plenty of partners.

"Maud," I say, "aren't you glad it is to-day! Oh, I wonder what it will be like and who will be there?"

"Now, dear," replies Maud, "don't get excited about it so early in the morning, or you will have a headache; and then where will all your fun be?"

"Well, I wish it was seven o'clock now; I think we might go to dress at seven—don't you?"

"Perhaps so. We need not be there before nine, but then old William does not drive very fast."

"Oh, have you engaged him? I hope he will clean his cab."

Maud and I spend the morning in the dining-room darning table linen, and are so hard at work that I am quite surprised when Maggie brings in our luncheon. It is too hot to think of going for a walk, so we while away the long afternoon with our books and work under the old apple tree. About five o'clock Maggie brings me a basket which she says was left for me by the footman from Lynn.

"How lovely!" I exclaim, as I hold up the basket for Maud to see. "Just what I should have chosen myself!" On a bed of damp moss, and covered with some delicate fronds of maiden-hair, lie half-a-dozen exquisite crimson rose buds. "How good of Mrs. Carey to send them! I wonder how she knew that we were going to the ball, and that these were my favorite roses?"

"They are beauties," cries Maud; "and they are just what your white dress wants to relieve it! They are ever so much better than anything we have here. The ferns are out of the greenhouse, I suppose."

(To be Continued.)

A Montreal Echo.

Chorlie—I tell you me boy, she's a high-stepper.
Dick—Must be from Toronto then. Always heard it was muddy there.

Nothing Wrong About That Top.

Mamma—Willie, you must not spin that humming top of yours to day. This is Sunday.

Willie (whirling it again)—That's all right, mamma. It's humming a Sunday school tune. —*Detroit Free Press.*

The Dear Girls.

Maud—George told me last night that he was madly in love with me!

Ethel—Poor fellow, perhaps he is. I've heard that insanity runs in his family.—*Munsey's.*

A Kindly Credit.

He—My wit is different from yours in one respect, at least—it leaves no sting.

She—Yes, it leaves no sting—it merely tickles—and then, too, it merely tickles you.—*Life.*

One For His Knob.

Mr. Fidds—Tell me, doctor, does hair dye injure the brain?

Doctor Goup—It depends entirely on the person who uses it. It is harmless in most cases, as people with brains rarely resort to it.—*Puck.*

He Knows Them.

She—I'm awfully homely. And you think so, too!

He—I believe that what you think about it is true. What you think about it—not what you say about it.—*Life.*

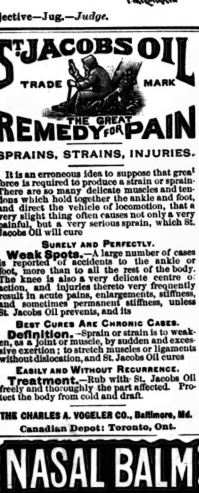
Facial Expression.

A man's occupation has a great deal to do with making his facial expression. Bundles, or scholarly professions, intellectual pursuits, when coupled with moral habits, brighten the face and give a superior look. An unselfish nature, or love of studies or arts, will make a bright pleasant face; but, on the contrary, a man may have a face that does not please any one, because of pure selfishness. It may be noticed that soldiers get a hard, severe look; laborers look tired; reporters look inquisitive; mathematicians look studious; judges look grave, and a man whose home-life is unhappy looks all broken up. The business often makes the face. How often we think this man is a butcher, this one a lawyer, that one a minister, the other a doctor, and so on. It is seldom we are mistaken, for the callings show through the faces. And who fails to recognize the genuine farmer the minute one sets eyes on him?—*N. Y. Ledger.*

Progressive Evolution.

Possessive—Jug.

Nominative—Jag.



Objective—Jug.—*Judge.*

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From Frying-Pan to Fire.

Miss Haydon—Miss Palmer, I must ask you to explain yourself. I understand you told Mrs. Palmer that my brother George was the black sheep of the family.

Miss Palmer—My dear Miss Haydon, it was merely a slip of the tongue. I assure you. I meant to say white sheep.—*Judge.*

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Children's Two-wheeled Carts 3c. each, worth 10c. The finest Annealed Flint Glass Chimneys, all sizes, 5c. each. Best mixed Bird Seed, with cuttlebone in each package, 7c. Celebrated Acme Ladies' Shoe Dressing, 10c.; Electric Shoe Dressing, 3c., worth 10c. See our Glassware—7 Goblets for 25c.; covered Berry Dishes, 11c., worth 25c. Tinware cheaper than you ever saw. Good Copper Bottom Boiler, 99c. each, worth $1 50; Daisy Tea Kettle, 21c.; best Quart Dipper, 5c.; Dust Pans, 5c. No such display of Ladies' Fine Purses was ever seen in this city before. Combs and Brushes, Ladies' Purses, Pins and Fancy Goods, and we are making wonderous bargains. See them.

W. H. BENTLEY.

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The first importations of

English and American Spring Hats

Have arrived. Newest styes.

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ACADEMY OF DANCING 102 WILTON AVE TORONTO.

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HIS MUSIC: BRONCO 35c, JERSEY 35c, RIPPLE 35c, WALTZ MINUET 60c, WALTZ 40c, WALTZ 25c, PIT A PAT SCHOTTISCHE 10c, LANCERS 50c, POLKA 50c TO PUPILS 25c

HAS TAUGHT 16,000 PUPILS

In our Bankrupt Stock of $18,700 from Montreal we have an immense assortment of Boys' and Children's Clothing. This stock was bought for the fall and winter business, and comprises the finest grades made for the Montreal Trade. The entire stock must be cleared before March 1, and has been marked at prices that will insure them going before then

Mothers will do well to see our stock before purchasing elsewhere.

The Model Clothing Store

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Fathers = = and = = Mothers

We are now showing the finest line of Boys and Youths' ready-made clothing, suitable for Holiday presents.

Bring the boy along and we will show something that will please you both.

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Office and Recitation Room in the CANADA LIFE BUILDING. At the next French literature course, Tuesday, January 27, 8 o'clock, Prof. George Coutellier will talk about: Le Cid de Corneille.

Admission—For pupils of the school, 40c.; for non-pupils, 60c.

Special arrangements will be made for all terms.

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Your Vote and Influence are Respectfully Solicited for the Election of

E. Coatsworth, Jr.

AS YOUR REPRESENTATIVE

IN THE

HOUSE OF COMMONS

Election on Thursday, March 5, 1891

Out of Town.

HAMILTON.

Mrs. Husband's euchre party on Friday evening was very enjoyable, there being about forty present. Among them were Mr. and Mrs. R. Morris, Miss Wood, Miss Hobson, Miss Wilson, Miss Dunlop, Miss Gillard, Miss Mills, Miss Findlay, Miss Spratt, Miss Lottridge, Miss M. Hobson, Miss Grant, Miss Garfshore, Miss Roach, Miss B. Roach, Messrs. Garrett, Sanford, Fleming, Bellhouse, Boyd, Gillies, Wilcox, Baxter, Gartshore and Hobson. After supper the prizes were distributed and dancing indulged in.

Mrs. Counsell gave a charming luncheon on Thursday to a number of friends.

Mrs. Sumner Scott gave a delightful tea on Friday afternoon.

Mrs. Gavilier had a small tea on Monday afternoon.

Miss Gartshore left for New York on Monday for a visit of two weeks with American friends.

Mr. J. E. O'Rielly, Mrs. O'Rielly and Miss Harriet O'Rielly left on Tuesday for Nassau where they will spend a month or two.

Mrs. Cheavis, who has been spending the winter in Canada with her mother, Mrs. Alex. Bruce, left on Friday for her home in England.

Mr. and Mrs. Ramsay and Miss Emily Ramsay left for Nassau on Tuesday for a few months in that delightful climate.

Mrs. Scott of Park street gave afternoon tea to a number of friends on Tuesday.

Mrs. Frank Mackelcan gave a luncheon on Thursday.

Miss Edith Mason of Hunter street gave a small dance on Friday evening.

Mr. J. J. C. Thomson has returned home after a three months' visit in Scotland.

Mr. Charlie Bullen of Chicago spent a few days in town this week.

Mr. Hebert is in town for a few weeks, after that he will return to England. SYLVIA.

BOWMANVILLE.

This town presented a more than usually lively appearance on Wednesday, February 18, on account of the very large number of former citizens and strangers who came to witness the nuptials of Miss Anna Kate Fairbairn, second daughter of Mr. J. B. Fairbairn, postmaster, and Mr. Woolmer Churchill Cubitt of Minneapolis, Minn., eldest son of Lieut.-Col. F. Cubitt, ex-mayor. The marriage ceremony was performed at the commodious residence of the bride's parents, Rev. R. D. Fraser, M.A., pastor of St. Paul's Presbyterian church, officiating. The bride was given away by her father. Mrs. Cubitt has been a general favorite in the town, and her departure from our midst will cause a social blank not easily filled. The guests numbered nearly one hundred and fifty persons, and the wedding gifts were an exceedingly fine collection many articles being rare and valuable. Two sisters of the bride, the Misses Georgie and Maud Fairbairn, were bridesmaids. Mr. Fred. C. Cubitt of Sarnia, brother of the groom, acted as best man. The bride was neatly attired in cream silk *en traine* and the customary veil, and looked charming and happy. She wore as ornaments roses and pearls. Miss Georgie Fairbairn wore a Nile green silk dress trimmed with cream roses and ferns. Miss Maud Fairbairn wore a gold and white similarly decorated. As soon as the wedding breakfast had been duly honored and a brief period spent in congratulations, the popular young couple were escorted to the station and set off for their far Western home, bearing the best wishes of their numerous friends and acquaintances. The guests were: Rev. Dr. and Mrs. McCulloch and the Misses McCulloch of Truro, N. S., Mrs. Baker, Mr. and Mrs. Paterson, Mr. Harry Paterson, Mr. James Paterson and Mr. Jack Paterson of Montreal; Mr. Arthur Smith and Mr. and Mrs. Arthur Chester of Ottawa; Mr. and Mrs. W. R. Brock, the Misses Brock, Mr. Harry Brock, Mr. Reginald Brock, Mrs. and Miss Roberts, Mr. and Mrs. Robert Fairbairn, Mr. and Mrs. J. H. Hyland, Mr. Bronte M. Aikins, Mr. R. C. Donald, Mr. W. E. Middleton, Mr. Herbert Hulme, Mr. C. Hawley, Mr. J. K. Brodie, Jr., Mr. Thomas Fairbairn, Mr. A. E. McLaughlin, Mr. A. D. McArthur and Mr. Victor Hutcheson of Toronto; Miss Dixon of Belleville, Miss Emma Holliday of Guelph, Mr. and Mrs. Headley Fairbairn and Mr. F. C. Cubitt of Sarnia; Mr. J. McKeown, Q.C., Mrs. J. McKeown and Dr. Clark of St. Catharines; Mr. and Mrs. W. F. Cowan and Mr. Fred Cowan of Oshawa; Mr. and Mrs. Charles Wilmot of Newcastle; Mr. George Wilmot of Picton, Mr. and Mrs. G. A. Mattlebury, Mr. W. L. Brock, Mr. V. A. McLennighan, Mrs. Jackson and Mrs. Martin of Winnipeg; Mr. and Mrs. McTavish of Morris, Man.; Mr. and Mrs. McLennighan of Woodstock Mr. Mrs. and Miss Walton, Mrs. T. M. Fairbain, Miss Belle Fairbairn, Mr. J. F. R. Fairbairn and Mr. Jack Fairbairn of Peterborough; Mr. William Allen of Chatham, Mr. and Mrs. W. Haskins of Hamilton, Mr. and Mrs. W. F. Haskins of Dunnville, Mr. W. S. Ormiston of Mitchell, Mr. and Mrs. C. M. Clarke of Regina, Mr. and Mrs. W. F. Allen, the Misses Allen, Mrs. Armour, the Misses Armour, Miss Beith, Mr. Hector Beith, Mr. Robert Beith, Dr. and Mrs. Beith, Mr. and Mrs. Duncan Beith, Mr. James Beith, Dr. W. S. Boyle, Miss Broughall, Lieut. Col. and Mrs. Cubitt, Mrs. Deykes, Mr. and Mrs. S. S. Edsall, Rev. R. D. and Mrs. Fraser, Mr. and Mrs. David Fisher, Miss Fisher, Mr. and Mrs. E. L. Fortt, Mr. and Mrs. M. M. Fenwick, the Misses Galbraith, Mr. J. N. Gordon, Dr. and Mrs. S. C. Hillier, Miss Holland, Mrs. Hibbert, Mr. W. J. Jones, Mr. and Mrs. R. R. Loscombe, Dr. and Mrs. J. W. McLaughlin, the Misses McLaughlin, Mr. and Mrs. F. F. McArthur, Miss McArthur, Mr. and Mrs. William McKay, Mr. and Mrs. Peter Murdoch, Mr. and Mrs. Henry Mann, Miss Mann, Mr. Alfred Mann, Miss Jessie Mann, the Misses Raynes, Miss Jennie Reid, Mrs. Simpson, the Misses Simpson, Mr. and Mrs. D. Burke Simpson, Miss Spaulding, Mr. and Mrs. A. Sutton, Mr. and Mrs. John Wesley, Mr. Frank Wesley, Mr. Bert Wesley, Miss Janie Wilmot, Miss Wilson, Miss Maggie Wilmot and the Misses Welch of Bowmanville.

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OUR Saturday night trade in Gloves of all kinds is large. Quality, with us the first consideration.

No fancy profits, because it is a small article. "Small profits and a quick turn over."

Ladies' Kid Gloves, 25c., 30c., 40c., 50c. We mention specially these at 30c.—extra heavy—value ditto. French Kid Gloves, 4 button goods, 75c., $1, $1 25. Let us not forget a line of Austrian Kid Gloves at 75c.

Tastes differ. Cashmere Gloves are alwas in large demand Whether Ladies or Children's sizes, we wait your pleasure. Six and eight button lengths. Make 10 cents a starting point---12 1 2c., 15c, 20c, 25c.

A 50 cent glove for 25 cents strikes you as a big cut. While the stock lasts you can get a Lady's lined Taffeta Glove, ordinarily sold at 50c. for 25c. Same line Children's sizes 15c., you would expect to pay 35c.

Evening Gloves in Silk or Kid. Goods that are certain to please.

Have we not a word for the gentleman? Ask to see the Gent's Furnishings Department of the store. Gloves, Shirts, Collars, Underwear. Anything wanted will be shewn you.

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TO ORDER

OVERCOATINGS to hand in all the new and nobby styles of Worsteds, Meltons and Venetians. Make up beautifully to order, $13 to $20.

SUITS from our celebrated Irish, Scotch and Canadian Tweeds, made stylishly, $16 to $23.

SERGE SUITS, Black or Blue (all wool), $15 to $25.

BLACK WORSTEDS SUITS, Morning or Frock Coat, $20 to $30.

GRAY AND MIXED WORSTED Suits, $20 to $26.

Orders placed NOW get superior workmanship.

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The Cradle, the Altar and the Tomb

Births.

GISBORNE—At Ottawa, on February 19, Mrs. Francis H. Gisborne—a son.

WEST—At Toronto, on February 24, Mrs. A. E. West—a daughter.

ROADHOUSE—At Toronto, on February 26, Mrs Fred Roadhouse—a son.

BEYDON—At Collingwood, on February 22, Mrs. James Brydon—a son.

CLENDENAN—At West Toronto Junction, on February 23, Mrs. G. W. Clendenan—a daughter.

IZZARD—At Parkdale, on February 24, Mrs. W. G. Izzard—a daughter.

TURNBULL—At Toronto, on February 23, Mrs. J. A. Turnbull—a daughter.

COULSON—At Parkdale, on February 10, Mrs. F. W. Coulson—a son.

DELA FORSE—At Toronto, on February 18, Mrs. F. M. Dela Forse—a daughter.

DAVISON—At Toronto, on February 21, Mrs. J. M Davison—a daughter.

HOIG—At Oshawa, on February 20, Mrs. D. S. Hoig—a daughter.

SILBERSTEIN—At Toronto, on February 22, Mrs. J. Silberstein—a daughter.

THOMPSON—At Toronto, on February 21, Mrs. E. A. Thompson—a daughter.

USSHER—At Hamilton, on February 21, Mrs. E. S. Ussher—a daughter.

MORRIS—At Pembroke, on February 20, Mrs. J. L. Morris—a daughter.

Marriages.

CHILTON—WALKER—At Toronto, on February 25, W. Chilton to M. J. Walker.

STEWART—HARRIS—At Toronto, on February 25, Percy H. Stewart to Martha Harris.

McBRIDE—VERRALL—At Toronto, on February 4, T. J. McBride to Clara Maud Verrall.

TURNBULL—McILWRAITH—At Toronto, on February 19, Charles Turnbull to Maggie McIlwraith.

SMITH—LONGHOUSE—A Vaughan, on February 18, John F. Smith to Susannah M. Longhouse.

BOND—GRAY—At Lloydtown, on February 10, W. S. Bond to Elizabeth A. Gray.

DENISON—DALTON—At Toronto, on February 24, Reginald Denison to Sophie Frances Dalton.

CLARKE—SMALL—At Guelph, on February 10, William Lionel Herbert Clarke to Annie Clara Gertrude Small.

Deaths.

HAMILTON—At Elora, on February 21, Hugh Hamilton, aged 63 years.

CARR—At Toronto, on February 25, Edward Carr, aged 56 years.

STANBURY—At Toronto, on February 25, infant daughter of Charles E. and Minnie Stanbury, aged 4 weeks.

McBETH—At Vaughan, on February 20, William McBeth, aged 75 years.

O'CONNOR—At Toronto, on February 25, Mrs. Thomas O'Connor.

WILLIAMS—At Barrie, on February 25, Mrs. Elias Williams, aged 31 years.

HALL—At Nuneaton, Warwickshire, Eng., on February 11, Mrs. Bracebridge Hall, aged 48 years.

SIMONS—At Toronto, on February 21, Henry W. M. Simons.

BADGEROW—At Toronto, on February 18, George Austin Badgerow, aged 21 years.

BROWN—Accidentally drowned on February 19, David Brown, aged 52 years.

BRUELS—At Toronto, on February 24, Ella Rose Bruels, aged 11 years.

PENNYCOOK—At Bothwell, on February 17, Mrs. Alexander Pennycook, aged 82 years.

WALBRIDGE—At Newcastle, on February 24, John E. Walbridge.

LEES—At Toronto, on February 24, John W. Lees.

CURRY—At Toronto, on February 22, infant son of J. Curry, aged 4 months.

ELLIOTT—At Toronto, on February 22, Hamilton Elliott, aged 78 years.

GRAVES—At Oxford, England, Mrs. Elizabeth Rebecca Graves.

SIMPSON—At Hamilton, on February 21, Mrs. Frances Simpson, aged 69 years.

HANLON—At Cobourg, Ont., on February 20, Capt. Thomas Ferdinand Hanlon, aged 68 years.

STEPHEN—At Collingwood, on February 18, Wilford Charles Stephen, aged 25 years.

WILLIAMSON—At Toronto, on February 24, Ellen Williamson, aged 74 years.

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Fur-lined Overcoats
Fur-lined Circulars
Seal and Persian Lamb Capes

FUR GLOVES, FUR MATS, ROBES, Etc.

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A full line of the leading English and American Silk and Felt Hats always in stock. A large consignment of Lincoln & Bennett's celebrated London Hats just arrived. Our new Illustrated Catalogue just out. Call or send for one. TELEPHONE 2575

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THE GREATEST
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Bargains Ever Offered, Previous to Remodelling Their Premises

Alterations begin February 1. Mantles clearing at half price. $10 Ulsters selling for $5. A similar cut on ever Jacket in stock.

Millinery at Your Own Price

Trimmed Millinery does not improve with lime dust, so that must go regardless of cost.
Dress Goods, Prints, Ginghams, Cottons, etc., at wholesale prices.

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Their thirty-six years' record the best guarantee of the excellence of their instruments.

Illustrated Catalogue free on application.

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